
State: District of Columbia **Filing Company:** Aetna Life Insurance Company
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: DC ALIC PPO SG 2018
Project Name/Number: 2018 Exchanges - Aetna/ALIC

Filing at a Glance

Company: Aetna Life Insurance Company
Product Name: DC ALIC PPO SG 2018
State: District of Columbia
TOI: H15G Group Health - Hospital/Surgical/Medical Expense
Sub-TOI: H15G.003 Small Group Only
Filing Type: Rate
Date Submitted: 05/01/2017
SERFF Tr Num: AETN-131001851
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: DCALICSG2018

Implementation: 01/01/2018
Date Requested:
Author(s): Amy Ovuka, Maxwell Nurnberger, Diane Anderson, Erica Mitchell
Reviewer(s): Efren Tanhehco (primary), John Morgan, Damon Siler, Dave Dillon
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: District of Columbia **Filing Company:** Aetna Life Insurance Company
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: DC ALIC PPO SG 2018
Project Name/Number: 2018 Exchanges - Aetna/ALIC

General Information

Project Name: 2018 Exchanges - Aetna
Project Number: ALIC
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 05/02/2017
State Status Changed:
Created By: Maxwell Nurnberger
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small
Overall Rate Impact:

Deemer Date:
Submitted By: Diane Anderson

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Exchange Intentions:

Includes forms for products to be offered to Small Groups on the DC Health Benefits Exchange.

Filing Description:

Aetna Life Insurance Company 1Q18 Small Group PPO rate filing for DC.

The corresponding forms filing was submitted separately. The SERFF ID Number is AETN-130955818.

In addition, please note that the corresponding HIOS Submission ID is 77422-945760434105936902.

Company and Contact

Filing Contact Information

Diane Anderson, AndersonD1@aetna.com
151 Farmington Ave 860-273-3188 [Phone]
Hartford, CT 06156

Filing Company Information

Aetna Life Insurance Company	CoCode: 60054	State of Domicile: Connecticut
151 Farmington Avenue	Group Code: 1	Company Type:
Hartford, CT 06156	Group Name:	State ID Number:
(860) 273-7546 ext. [Phone]	FEIN Number: 06-6033492	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State:	District of Columbia	Filing Company:	Aetna Life Insurance Company
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
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Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.110%
Effective Date of Last Rate Revision:	01/01/2017
Filing Method of Last Filing:	Review & Approval

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Aetna Life Insurance Company	Increase	7.380%	7.380%	\$-361,345	196	\$1,159,259	12.302%	4.872%

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Rate Review Detail

COMPANY:

Company Name: Aetna Life Insurance Company
HHS Issuer Id: 77422

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
DC ALIC PPO SG 2018	77422DC009	77422-945760434105936902	270

Trend Factors:

FORMS:

New Policy Forms: AL SG-SOB-PPO-14038688 02-HIX, AL SG-SOB-PPO-14038689 02-HIX, AL SG-SOB-PPO-14038690 02-HIX, AL SG-SOB-PPO-14038691 02-HIX, AL SG-SOB-PPO-14038692 02-HIX, AL SG-SOB-PPO-14038693 02-HIX, AL SG HCOC-2018-PPO 02-HIX, AL SG HGrpPol 03

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
Member Months: 8,955
Benefit Change: None
Percent Change Requested: Min: 4.872 Max: 12.302 Avg: 7.38

PRIOR RATE:

Total Earned Premium: 1,520,604.00
Total Incurred Claims: 1,212,682.00
Annual \$: Min: 309.98 Max: 514.65 Avg: 468.54

REQUESTED RATE:

Projected Earned Premium: 1,159,259.00
Projected Incurred Claims: 878,867.00
Annual \$: Min: 340.56 Max: 538.85 Avg: 503.12

SERFF Tracking #:

AETN-131001851

State Tracking #:

Company Tracking #:

DCALICSG2018

State: District of Columbia

Filing Company:

Aetna Life Insurance Company

TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

Product Name: DC ALIC PPO SG 2018

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		DC SG ALIC PPO 2018	AL SG-SOB-PPO-14038688 02-HIX, AL SG-SOB-PPO-14038689 02-HIX, AL SG-SOB-PPO-14038690 02-HIX, AL SG-SOB-PPO-14038691 02-HIX, AL SG-SOB-PPO-14038692 02-HIX, AL SG-SOB-PPO-14038693 02-HIX, AL SG HCOC-2018-PPO 02-HIX, AL SG HGrpPol 03	Revised	Previous State Filing Number: AETN-130533853 Percent Rate Change Request: 7.38	DC_SG_77422_Rates_ON_1Q2018_v1.xlsm, DC_SG_77422_Rates_ON_1Q2018_v1.pdf, DC_SG_77422_Rates_ON_2Q2018_v1.pdf, DC_SG_77422_Rates_ON_3Q2018_v1.pdf, DC_SG_77422_Rates_ON_4Q2018_v1.pdf,

SERFF Tracking #:	AETN-131001851	State Tracking #:		Company Tracking #:	DCALICSG2018
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State:	District of Columbia	Filing Company:	Aetna Life Insurance Company		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	DC ALIC PPO SG 2018				
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Attachment DC_SG_77422_Rates_ON_1Q2018_v1.xlsm is not a PDF document and cannot be reproduced here.

2018 Rates Table Template v7.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	77422				
	06-6033492				
	1/1/2018				
	3/31/2018				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	
77422DC0090003	Rating Area 1	No Preference	0-14	263.05	
77422DC0090003	Rating Area 1	No Preference	15	263.05	
77422DC0090003	Rating Area 1	No Preference	16	263.05	
77422DC0090003	Rating Area 1	No Preference	17	263.05	
77422DC0090003	Rating Area 1	No Preference	18	263.05	
77422DC0090003	Rating Area 1	No Preference	19	263.05	
77422DC0090003	Rating Area 1	No Preference	20	263.05	
77422DC0090003	Rating Area 1	No Preference	21	292.41	
77422DC0090003	Rating Area 1	No Preference	22	292.41	
77422DC0090003	Rating Area 1	No Preference	23	292.41	
77422DC0090003	Rating Area 1	No Preference	24	292.41	
77422DC0090003	Rating Area 1	No Preference	25	292.41	
77422DC0090003	Rating Area 1	No Preference	26	292.41	
77422DC0090003	Rating Area 1	No Preference	27	292.41	
77422DC0090003	Rating Area 1	No Preference	28	299.25	
77422DC0090003	Rating Area 1	No Preference	29	305.69	
77422DC0090003	Rating Area 1	No Preference	30	313.33	
77422DC0090003	Rating Area 1	No Preference	31	321.37	
77422DC0090003	Rating Area 1	No Preference	32	328.61	
77422DC0090003	Rating Area 1	No Preference	33	336.25	
77422DC0090003	Rating Area 1	No Preference	34	344.30	
77422DC0090003	Rating Area 1	No Preference	35	352.34	
77422DC0090003	Rating Area 1	No Preference	36	360.39	
77422DC0090003	Rating Area 1	No Preference	37	368.43	
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77422DC0090003	Rating Area 1	No Preference	42	423.53	
77422DC0090003	Rating Area 1	No Preference	43	440.03	
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77422DC0090003	Rating Area 1	No Preference	45	475.02	
77422DC0090003	Rating Area 1	No Preference	46	493.52	
77422DC0090003	Rating Area 1	No Preference	47	512.83	
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77422DC0090003	Rating Area 1	No Preference	63	876.83	
77422DC0090003	Rating Area 1	No Preference	64 and over	876.83	
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77422DC0090008	Rating Area 1	No Preference	40	491.92
77422DC0090008	Rating Area 1	No Preference	41	511.10
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77422DC0090008	Rating Area 1	No Preference	44	573.66
77422DC0090008	Rating Area 1	No Preference	45	595.86
77422DC0090008	Rating Area 1	No Preference	46	619.07
77422DC0090008	Rating Area 1	No Preference	47	643.29
77422DC0090008	Rating Area 1	No Preference	48	668.51
77422DC0090008	Rating Area 1	No Preference	49	694.75
77422DC0090008	Rating Area 1	No Preference	50	721.99
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77422DC0090008	Rating Area 1	No Preference	54	841.57
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77422DC0090008	Rating Area 1	No Preference	57	943.99
77422DC0090008	Rating Area 1	No Preference	58	980.82
77422DC0090008	Rating Area 1	No Preference	59	1019.17
77422DC0090008	Rating Area 1	No Preference	60	1059.03
77422DC0090008	Rating Area 1	No Preference	61	1099.89
77422DC0090008	Rating Area 1	No Preference	62	1099.89

77422DC0090008	Rating Area 1	No Preference	63	1099.89
77422DC0090008	Rating Area 1	No Preference	64 and over	1099.89
77422DC0090009	Rating Area 1	No Preference	0-14	321.82
77422DC0090009	Rating Area 1	No Preference	15	321.82
77422DC0090009	Rating Area 1	No Preference	16	321.82
77422DC0090009	Rating Area 1	No Preference	17	321.82
77422DC0090009	Rating Area 1	No Preference	18	321.82
77422DC0090009	Rating Area 1	No Preference	19	321.82
77422DC0090009	Rating Area 1	No Preference	20	321.82
77422DC0090009	Rating Area 1	No Preference	21	357.74
77422DC0090009	Rating Area 1	No Preference	22	357.74
77422DC0090009	Rating Area 1	No Preference	23	357.74
77422DC0090009	Rating Area 1	No Preference	24	357.74
77422DC0090009	Rating Area 1	No Preference	25	357.74
77422DC0090009	Rating Area 1	No Preference	26	357.74
77422DC0090009	Rating Area 1	No Preference	27	357.74
77422DC0090009	Rating Area 1	No Preference	28	366.10
77422DC0090009	Rating Area 1	No Preference	29	373.98
77422DC0090009	Rating Area 1	No Preference	30	383.33
77422DC0090009	Rating Area 1	No Preference	31	393.17
77422DC0090009	Rating Area 1	No Preference	32	402.02
77422DC0090009	Rating Area 1	No Preference	33	411.37
77422DC0090009	Rating Area 1	No Preference	34	421.22
77422DC0090009	Rating Area 1	No Preference	35	431.06
77422DC0090009	Rating Area 1	No Preference	36	440.90
77422DC0090009	Rating Area 1	No Preference	37	450.74
77422DC0090009	Rating Area 1	No Preference	38	456.15
77422DC0090009	Rating Area 1	No Preference	39	461.57
77422DC0090009	Rating Area 1	No Preference	40	479.77
77422DC0090009	Rating Area 1	No Preference	41	498.47
77422DC0090009	Rating Area 1	No Preference	42	518.15
77422DC0090009	Rating Area 1	No Preference	43	538.33
77422DC0090009	Rating Area 1	No Preference	44	559.49
77422DC0090009	Rating Area 1	No Preference	45	581.14
77422DC0090009	Rating Area 1	No Preference	46	603.77
77422DC0090009	Rating Area 1	No Preference	47	627.39
77422DC0090009	Rating Area 1	No Preference	48	652.00
77422DC0090009	Rating Area 1	No Preference	49	677.59
77422DC0090009	Rating Area 1	No Preference	50	704.16
77422DC0090009	Rating Area 1	No Preference	51	731.71
77422DC0090009	Rating Area 1	No Preference	52	760.25
77422DC0090009	Rating Area 1	No Preference	53	789.78
77422DC0090009	Rating Area 1	No Preference	54	820.78
77422DC0090009	Rating Area 1	No Preference	55	852.76
77422DC0090009	Rating Area 1	No Preference	56	886.22
77422DC0090009	Rating Area 1	No Preference	57	920.67
77422DC0090009	Rating Area 1	No Preference	58	956.59
77422DC0090009	Rating Area 1	No Preference	59	993.99
77422DC0090009	Rating Area 1	No Preference	60	1032.86
77422DC0090009	Rating Area 1	No Preference	61	1072.72
77422DC0090009	Rating Area 1	No Preference	62	1072.72
77422DC0090009	Rating Area 1	No Preference	63	1072.72
77422DC0090009	Rating Area 1	No Preference	64 and over	1072.72

2018 Rates Table Template v7.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.		
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	77422			
	06-6033492			
	4/1/2018			
	6/30/2018			
	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
77422DC0090003	Rating Area 1	No Preference	0-14	269.96
77422DC0090003	Rating Area 1	No Preference	15	269.96
77422DC0090003	Rating Area 1	No Preference	16	269.96
77422DC0090003	Rating Area 1	No Preference	17	269.96
77422DC0090003	Rating Area 1	No Preference	18	269.96
77422DC0090003	Rating Area 1	No Preference	19	269.96
77422DC0090003	Rating Area 1	No Preference	20	269.96
77422DC0090003	Rating Area 1	No Preference	21	300.10
77422DC0090003	Rating Area 1	No Preference	22	300.10
77422DC0090003	Rating Area 1	No Preference	23	300.10
77422DC0090003	Rating Area 1	No Preference	24	300.10
77422DC0090003	Rating Area 1	No Preference	25	300.10
77422DC0090003	Rating Area 1	No Preference	26	300.10
77422DC0090003	Rating Area 1	No Preference	27	300.10
77422DC0090003	Rating Area 1	No Preference	28	307.11
77422DC0090003	Rating Area 1	No Preference	29	313.72
77422DC0090003	Rating Area 1	No Preference	30	321.56
77422DC0090003	Rating Area 1	No Preference	31	329.82
77422DC0090003	Rating Area 1	No Preference	32	337.25
77422DC0090003	Rating Area 1	No Preference	33	345.09
77422DC0090003	Rating Area 1	No Preference	34	353.35
77422DC0090003	Rating Area 1	No Preference	35	361.60
77422DC0090003	Rating Area 1	No Preference	36	369.86
77422DC0090003	Rating Area 1	No Preference	37	378.11
77422DC0090003	Rating Area 1	No Preference	38	382.65
77422DC0090003	Rating Area 1	No Preference	39	387.19
77422DC0090003	Rating Area 1	No Preference	40	402.47
77422DC0090003	Rating Area 1	No Preference	41	418.15
77422DC0090003	Rating Area 1	No Preference	42	434.66
77422DC0090003	Rating Area 1	No Preference	43	451.59
77422DC0090003	Rating Area 1	No Preference	44	469.34
77422DC0090003	Rating Area 1	No Preference	45	487.50
77422DC0090003	Rating Area 1	No Preference	46	506.49
77422DC0090003	Rating Area 1	No Preference	47	526.30
77422DC0090003	Rating Area 1	No Preference	48	546.94
77422DC0090003	Rating Area 1	No Preference	49	568.41
77422DC0090003	Rating Area 1	No Preference	50	590.70
77422DC0090003	Rating Area 1	No Preference	51	613.81
77422DC0090003	Rating Area 1	No Preference	52	637.76
77422DC0090003	Rating Area 1	No Preference	53	662.52
77422DC0090003	Rating Area 1	No Preference	54	688.53
77422DC0090003	Rating Area 1	No Preference	55	715.36
77422DC0090003	Rating Area 1	No Preference	56	743.43
77422DC0090003	Rating Area 1	No Preference	57	772.32
77422DC0090003	Rating Area 1	No Preference	58	802.46
77422DC0090003	Rating Area 1	No Preference	59	833.83
77422DC0090003	Rating Area 1	No Preference	60	866.44
77422DC0090003	Rating Area 1	No Preference	61	899.87
77422DC0090003	Rating Area 1	No Preference	62	899.87
77422DC0090003	Rating Area 1	No Preference	63	899.87
77422DC0090003	Rating Area 1	No Preference	64 and over	899.87
77422DC0090005	Rating Area 1	No Preference	0-14	214.03
77422DC0090005	Rating Area 1	No Preference	15	214.03
77422DC0090005	Rating Area 1	No Preference	16	214.03
77422DC0090005	Rating Area 1	No Preference	17	214.03
77422DC0090005	Rating Area 1	No Preference	18	214.03
77422DC0090005	Rating Area 1	No Preference	19	214.03
77422DC0090005	Rating Area 1	No Preference	20	214.03
77422DC0090005	Rating Area 1	No Preference	21	237.92
77422DC0090005	Rating Area 1	No Preference	22	237.92
77422DC0090005	Rating Area 1	No Preference	23	237.92
77422DC0090005	Rating Area 1	No Preference	24	237.92
77422DC0090005	Rating Area 1	No Preference	25	237.92
77422DC0090005	Rating Area 1	No Preference	26	237.92
77422DC0090005	Rating Area 1	No Preference	27	237.92
77422DC0090005	Rating Area 1	No Preference	28	243.48
77422DC0090005	Rating Area 1	No Preference	29	248.71
77422DC0090005	Rating Area 1	No Preference	30	254.93
77422DC0090005	Rating Area 1	No Preference	31	261.48
77422DC0090005	Rating Area 1	No Preference	32	267.37
77422DC0090005	Rating Area 1	No Preference	33	273.59

77422DC0090005	Rating Area 1	No Preference	34	280.13
77422DC0090005	Rating Area 1	No Preference	35	286.68
77422DC0090005	Rating Area 1	No Preference	36	293.22
77422DC0090005	Rating Area 1	No Preference	37	299.77
77422DC0090005	Rating Area 1	No Preference	38	303.37
77422DC0090005	Rating Area 1	No Preference	39	306.97
77422DC0090005	Rating Area 1	No Preference	40	319.07
77422DC0090005	Rating Area 1	No Preference	41	331.51
77422DC0090005	Rating Area 1	No Preference	42	344.60
77422DC0090005	Rating Area 1	No Preference	43	358.02
77422DC0090005	Rating Area 1	No Preference	44	372.09
77422DC0090005	Rating Area 1	No Preference	45	386.49
77422DC0090005	Rating Area 1	No Preference	46	401.54
77422DC0090005	Rating Area 1	No Preference	47	417.25
77422DC0090005	Rating Area 1	No Preference	48	433.61
77422DC0090005	Rating Area 1	No Preference	49	450.63
77422DC0090005	Rating Area 1	No Preference	50	468.30
77422DC0090005	Rating Area 1	No Preference	51	486.63
77422DC0090005	Rating Area 1	No Preference	52	505.61
77422DC0090005	Rating Area 1	No Preference	53	525.25
77422DC0090005	Rating Area 1	No Preference	54	545.86
77422DC0090005	Rating Area 1	No Preference	55	567.14
77422DC0090005	Rating Area 1	No Preference	56	589.39
77422DC0090005	Rating Area 1	No Preference	57	612.30
77422DC0090005	Rating Area 1	No Preference	58	636.19
77422DC0090005	Rating Area 1	No Preference	59	661.06
77422DC0090005	Rating Area 1	No Preference	60	686.91
77422DC0090005	Rating Area 1	No Preference	61	713.42
77422DC0090005	Rating Area 1	No Preference	62	713.42
77422DC0090005	Rating Area 1	No Preference	63	713.42
77422DC0090005	Rating Area 1	No Preference	64 and over	713.42
77422DC0090006	Rating Area 1	No Preference	0-14	249.21
77422DC0090006	Rating Area 1	No Preference	15	249.21
77422DC0090006	Rating Area 1	No Preference	16	249.21
77422DC0090006	Rating Area 1	No Preference	17	249.21
77422DC0090006	Rating Area 1	No Preference	18	249.21
77422DC0090006	Rating Area 1	No Preference	19	249.21
77422DC0090006	Rating Area 1	No Preference	20	249.21
77422DC0090006	Rating Area 1	No Preference	21	277.03
77422DC0090006	Rating Area 1	No Preference	22	277.03
77422DC0090006	Rating Area 1	No Preference	23	277.03
77422DC0090006	Rating Area 1	No Preference	24	277.03
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77422DC0090006	Rating Area 1	No Preference	26	277.03
77422DC0090006	Rating Area 1	No Preference	27	277.03
77422DC0090006	Rating Area 1	No Preference	28	283.51
77422DC0090006	Rating Area 1	No Preference	29	289.61
77422DC0090006	Rating Area 1	No Preference	30	296.85
77422DC0090006	Rating Area 1	No Preference	31	304.47
77422DC0090006	Rating Area 1	No Preference	32	311.33
77422DC0090006	Rating Area 1	No Preference	33	318.57
77422DC0090006	Rating Area 1	No Preference	34	326.19
77422DC0090006	Rating Area 1	No Preference	35	333.81
77422DC0090006	Rating Area 1	No Preference	36	341.43
77422DC0090006	Rating Area 1	No Preference	37	349.05
77422DC0090006	Rating Area 1	No Preference	38	353.24
77422DC0090006	Rating Area 1	No Preference	39	357.43
77422DC0090006	Rating Area 1	No Preference	40	371.53
77422DC0090006	Rating Area 1	No Preference	41	386.01
77422DC0090006	Rating Area 1	No Preference	42	401.26
77422DC0090006	Rating Area 1	No Preference	43	416.88
77422DC0090006	Rating Area 1	No Preference	44	433.27
77422DC0090006	Rating Area 1	No Preference	45	450.03
77422DC0090006	Rating Area 1	No Preference	46	467.56
77422DC0090006	Rating Area 1	No Preference	47	485.85
77422DC0090006	Rating Area 1	No Preference	48	504.90
77422DC0090006	Rating Area 1	No Preference	49	524.72
77422DC0090006	Rating Area 1	No Preference	50	545.30
77422DC0090006	Rating Area 1	No Preference	51	566.64
77422DC0090006	Rating Area 1	No Preference	52	588.74
77422DC0090006	Rating Area 1	No Preference	53	611.60
77422DC0090006	Rating Area 1	No Preference	54	635.61
77422DC0090006	Rating Area 1	No Preference	55	660.38
77422DC0090006	Rating Area 1	No Preference	56	686.29
77422DC0090006	Rating Area 1	No Preference	57	712.96
77422DC0090006	Rating Area 1	No Preference	58	740.78
77422DC0090006	Rating Area 1	No Preference	59	769.74
77422DC0090006	Rating Area 1	No Preference	60	799.84
77422DC0090006	Rating Area 1	No Preference	61	830.71
77422DC0090006	Rating Area 1	No Preference	62	830.71
77422DC0090006	Rating Area 1	No Preference	63	830.71
77422DC0090006	Rating Area 1	No Preference	64 and over	830.71
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77422DC0090007	Rating Area 1	No Preference	15	327.90
77422DC0090007	Rating Area 1	No Preference	16	327.90
77422DC0090007	Rating Area 1	No Preference	17	327.90
77422DC0090007	Rating Area 1	No Preference	18	327.90
77422DC0090007	Rating Area 1	No Preference	19	327.90
77422DC0090007	Rating Area 1	No Preference	20	327.90
77422DC0090007	Rating Area 1	No Preference	21	364.50
77422DC0090007	Rating Area 1	No Preference	22	364.50

77422DC0090007	Rating Area 1	No Preference	23	364.50
77422DC0090007	Rating Area 1	No Preference	24	364.50
77422DC0090007	Rating Area 1	No Preference	25	364.50
77422DC0090007	Rating Area 1	No Preference	26	364.50
77422DC0090007	Rating Area 1	No Preference	27	364.50
77422DC0090007	Rating Area 1	No Preference	28	373.03
77422DC0090007	Rating Area 1	No Preference	29	381.05
77422DC0090007	Rating Area 1	No Preference	30	390.58
77422DC0090007	Rating Area 1	No Preference	31	400.60
77422DC0090007	Rating Area 1	No Preference	32	409.63
77422DC0090007	Rating Area 1	No Preference	33	419.16
77422DC0090007	Rating Area 1	No Preference	34	429.18
77422DC0090007	Rating Area 1	No Preference	35	439.21
77422DC0090007	Rating Area 1	No Preference	36	449.24
77422DC0090007	Rating Area 1	No Preference	37	459.27
77422DC0090007	Rating Area 1	No Preference	38	464.78
77422DC0090007	Rating Area 1	No Preference	39	470.30
77422DC0090007	Rating Area 1	No Preference	40	488.85
77422DC0090007	Rating Area 1	No Preference	41	507.90
77422DC0090007	Rating Area 1	No Preference	42	527.96
77422DC0090007	Rating Area 1	No Preference	43	548.51
77422DC0090007	Rating Area 1	No Preference	44	570.07
77422DC0090007	Rating Area 1	No Preference	45	592.13
77422DC0090007	Rating Area 1	No Preference	46	615.20
77422DC0090007	Rating Area 1	No Preference	47	639.26
77422DC0090007	Rating Area 1	No Preference	48	664.33
77422DC0090007	Rating Area 1	No Preference	49	690.40
77422DC0090007	Rating Area 1	No Preference	50	717.48
77422DC0090007	Rating Area 1	No Preference	51	745.56
77422DC0090007	Rating Area 1	No Preference	52	774.64
77422DC0090007	Rating Area 1	No Preference	53	804.72
77422DC0090007	Rating Area 1	No Preference	54	836.31
77422DC0090007	Rating Area 1	No Preference	55	868.90
77422DC0090007	Rating Area 1	No Preference	56	902.99
77422DC0090007	Rating Area 1	No Preference	57	938.09
77422DC0090007	Rating Area 1	No Preference	58	974.69
77422DC0090007	Rating Area 1	No Preference	59	1012.79
77422DC0090007	Rating Area 1	No Preference	60	1052.40
77422DC0090007	Rating Area 1	No Preference	61	1093.01
77422DC0090007	Rating Area 1	No Preference	62	1093.01
77422DC0090007	Rating Area 1	No Preference	63	1093.01
77422DC0090007	Rating Area 1	No Preference	64 and over	1093.01
77422DC0090008	Rating Area 1	No Preference	0-14	338.64
77422DC0090008	Rating Area 1	No Preference	15	338.64
77422DC0090008	Rating Area 1	No Preference	16	338.64
77422DC0090008	Rating Area 1	No Preference	17	338.64
77422DC0090008	Rating Area 1	No Preference	18	338.64
77422DC0090008	Rating Area 1	No Preference	19	338.64
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77422DC0090008	Rating Area 1	No Preference	27	376.44
77422DC0090008	Rating Area 1	No Preference	28	385.24
77422DC0090008	Rating Area 1	No Preference	29	393.52
77422DC0090008	Rating Area 1	No Preference	30	403.36
77422DC0090008	Rating Area 1	No Preference	31	413.72
77422DC0090008	Rating Area 1	No Preference	32	423.04
77422DC0090008	Rating Area 1	No Preference	33	432.88
77422DC0090008	Rating Area 1	No Preference	34	443.23
77422DC0090008	Rating Area 1	No Preference	35	453.59
77422DC0090008	Rating Area 1	No Preference	36	463.94
77422DC0090008	Rating Area 1	No Preference	37	474.30
77422DC0090008	Rating Area 1	No Preference	38	480.00
77422DC0090008	Rating Area 1	No Preference	39	485.69
77422DC0090008	Rating Area 1	No Preference	40	504.85
77422DC0090008	Rating Area 1	No Preference	41	524.53
77422DC0090008	Rating Area 1	No Preference	42	545.24
77422DC0090008	Rating Area 1	No Preference	43	566.47
77422DC0090008	Rating Area 1	No Preference	44	588.73
77422DC0090008	Rating Area 1	No Preference	45	611.52
77422DC0090008	Rating Area 1	No Preference	46	635.34
77422DC0090008	Rating Area 1	No Preference	47	660.19
77422DC0090008	Rating Area 1	No Preference	48	686.08
77422DC0090008	Rating Area 1	No Preference	49	713.00
77422DC0090008	Rating Area 1	No Preference	50	740.97
77422DC0090008	Rating Area 1	No Preference	51	769.96
77422DC0090008	Rating Area 1	No Preference	52	799.99
77422DC0090008	Rating Area 1	No Preference	53	831.06
77422DC0090008	Rating Area 1	No Preference	54	863.68
77422DC0090008	Rating Area 1	No Preference	55	897.34
77422DC0090008	Rating Area 1	No Preference	56	932.55
77422DC0090008	Rating Area 1	No Preference	57	968.80
77422DC0090008	Rating Area 1	No Preference	58	1006.59
77422DC0090008	Rating Area 1	No Preference	59	1045.95
77422DC0090008	Rating Area 1	No Preference	60	1086.85
77422DC0090008	Rating Area 1	No Preference	61	1128.79
77422DC0090008	Rating Area 1	No Preference	62	1128.79

77422DC0090008	Rating Area 1	No Preference	63	1128.79
77422DC0090008	Rating Area 1	No Preference	64 and over	1128.79
77422DC0090009	Rating Area 1	No Preference	0-14	330.27
77422DC0090009	Rating Area 1	No Preference	15	330.27
77422DC0090009	Rating Area 1	No Preference	16	330.27
77422DC0090009	Rating Area 1	No Preference	17	330.27
77422DC0090009	Rating Area 1	No Preference	18	330.27
77422DC0090009	Rating Area 1	No Preference	19	330.27
77422DC0090009	Rating Area 1	No Preference	20	330.27
77422DC0090009	Rating Area 1	No Preference	21	367.14
77422DC0090009	Rating Area 1	No Preference	22	367.14
77422DC0090009	Rating Area 1	No Preference	23	367.14
77422DC0090009	Rating Area 1	No Preference	24	367.14
77422DC0090009	Rating Area 1	No Preference	25	367.14
77422DC0090009	Rating Area 1	No Preference	26	367.14
77422DC0090009	Rating Area 1	No Preference	27	367.14
77422DC0090009	Rating Area 1	No Preference	28	375.72
77422DC0090009	Rating Area 1	No Preference	29	383.80
77422DC0090009	Rating Area 1	No Preference	30	393.40
77422DC0090009	Rating Area 1	No Preference	31	403.50
77422DC0090009	Rating Area 1	No Preference	32	412.59
77422DC0090009	Rating Area 1	No Preference	33	422.18
77422DC0090009	Rating Area 1	No Preference	34	432.28
77422DC0090009	Rating Area 1	No Preference	35	442.38
77422DC0090009	Rating Area 1	No Preference	36	452.48
77422DC0090009	Rating Area 1	No Preference	37	462.58
77422DC0090009	Rating Area 1	No Preference	38	468.14
77422DC0090009	Rating Area 1	No Preference	39	473.69
77422DC0090009	Rating Area 1	No Preference	40	492.38
77422DC0090009	Rating Area 1	No Preference	41	511.57
77422DC0090009	Rating Area 1	No Preference	42	531.77
77422DC0090009	Rating Area 1	No Preference	43	552.47
77422DC0090009	Rating Area 1	No Preference	44	574.19
77422DC0090009	Rating Area 1	No Preference	45	596.41
77422DC0090009	Rating Area 1	No Preference	46	619.64
77422DC0090009	Rating Area 1	No Preference	47	643.88
77422DC0090009	Rating Area 1	No Preference	48	669.13
77422DC0090009	Rating Area 1	No Preference	49	695.39
77422DC0090009	Rating Area 1	No Preference	50	722.66
77422DC0090009	Rating Area 1	No Preference	51	750.94
77422DC0090009	Rating Area 1	No Preference	52	780.23
77422DC0090009	Rating Area 1	No Preference	53	810.53
77422DC0090009	Rating Area 1	No Preference	54	842.35
77422DC0090009	Rating Area 1	No Preference	55	875.17
77422DC0090009	Rating Area 1	No Preference	56	909.51
77422DC0090009	Rating Area 1	No Preference	57	944.86
77422DC0090009	Rating Area 1	No Preference	58	981.73
77422DC0090009	Rating Area 1	No Preference	59	1020.11
77422DC0090009	Rating Area 1	No Preference	60	1060.00
77422DC0090009	Rating Area 1	No Preference	61	1100.91
77422DC0090009	Rating Area 1	No Preference	62	1100.91
77422DC0090009	Rating Area 1	No Preference	63	1100.91
77422DC0090009	Rating Area 1	No Preference	64 and over	1100.91

2018 Rates Table Template v7.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	77422				
	06-6033492				
	7/1/2018				
	9/30/2018				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	
77422DC0090003	Rating Area 1	No Preference	0-14	277.06	
77422DC0090003	Rating Area 1	No Preference	15	277.06	
77422DC0090003	Rating Area 1	No Preference	16	277.06	
77422DC0090003	Rating Area 1	No Preference	17	277.06	
77422DC0090003	Rating Area 1	No Preference	18	277.06	
77422DC0090003	Rating Area 1	No Preference	19	277.06	
77422DC0090003	Rating Area 1	No Preference	20	277.06	
77422DC0090003	Rating Area 1	No Preference	21	307.98	
77422DC0090003	Rating Area 1	No Preference	22	307.98	
77422DC0090003	Rating Area 1	No Preference	23	307.98	
77422DC0090003	Rating Area 1	No Preference	24	307.98	
77422DC0090003	Rating Area 1	No Preference	25	307.98	
77422DC0090003	Rating Area 1	No Preference	26	307.98	
77422DC0090003	Rating Area 1	No Preference	27	307.98	
77422DC0090003	Rating Area 1	No Preference	28	315.18	
77422DC0090003	Rating Area 1	No Preference	29	321.96	
77422DC0090003	Rating Area 1	No Preference	30	330.01	
77422DC0090003	Rating Area 1	No Preference	31	338.48	
77422DC0090003	Rating Area 1	No Preference	32	346.11	
77422DC0090003	Rating Area 1	No Preference	33	354.16	
77422DC0090003	Rating Area 1	No Preference	34	362.63	
77422DC0090003	Rating Area 1	No Preference	35	371.10	
77422DC0090003	Rating Area 1	No Preference	36	379.58	
77422DC0090003	Rating Area 1	No Preference	37	388.05	
77422DC0090003	Rating Area 1	No Preference	38	392.71	
77422DC0090003	Rating Area 1	No Preference	39	397.37	
77422DC0090003	Rating Area 1	No Preference	40	413.04	
77422DC0090003	Rating Area 1	No Preference	41	429.14	
77422DC0090003	Rating Area 1	No Preference	42	446.09	
77422DC0090003	Rating Area 1	No Preference	43	463.45	
77422DC0090003	Rating Area 1	No Preference	44	481.67	
77422DC0090003	Rating Area 1	No Preference	45	500.31	
77422DC0090003	Rating Area 1	No Preference	46	519.80	
77422DC0090003	Rating Area 1	No Preference	47	540.13	
77422DC0090003	Rating Area 1	No Preference	48	561.31	
77422DC0090003	Rating Area 1	No Preference	49	583.34	
77422DC0090003	Rating Area 1	No Preference	50	606.22	
77422DC0090003	Rating Area 1	No Preference	51	629.94	
77422DC0090003	Rating Area 1	No Preference	52	654.51	
77422DC0090003	Rating Area 1	No Preference	53	679.93	
77422DC0090003	Rating Area 1	No Preference	54	706.62	
77422DC0090003	Rating Area 1	No Preference	55	734.16	
77422DC0090003	Rating Area 1	No Preference	56	762.96	
77422DC0090003	Rating Area 1	No Preference	57	792.62	
77422DC0090003	Rating Area 1	No Preference	58	823.54	
77422DC0090003	Rating Area 1	No Preference	59	855.74	
77422DC0090003	Rating Area 1	No Preference	60	889.21	
77422DC0090003	Rating Area 1	No Preference	61	923.52	
77422DC0090003	Rating Area 1	No Preference	62	923.52	
77422DC0090003	Rating Area 1	No Preference	63	923.52	
77422DC0090003	Rating Area 1	No Preference	64 and over	923.52	
77422DC0090005	Rating Area 1	No Preference	0-14	219.65	
77422DC0090005	Rating Area 1	No Preference	15	219.65	
77422DC0090005	Rating Area 1	No Preference	16	219.65	
77422DC0090005	Rating Area 1	No Preference	17	219.65	
77422DC0090005	Rating Area 1	No Preference	18	219.65	
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77422DC0090005	Rating Area 1	No Preference	25	244.17	
77422DC0090005	Rating Area 1	No Preference	26	244.17	
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77422DC0090005	Rating Area 1	No Preference	31	268.35	
77422DC0090005	Rating Area 1	No Preference	32	274.39	
77422DC0090005	Rating Area 1	No Preference	33	280.78	

77422DC0090005	Rating Area 1	No Preference	34	287.49
77422DC0090005	Rating Area 1	No Preference	35	294.21
77422DC0090005	Rating Area 1	No Preference	36	300.93
77422DC0090005	Rating Area 1	No Preference	37	307.64
77422DC0090005	Rating Area 1	No Preference	38	311.34
77422DC0090005	Rating Area 1	No Preference	39	315.03
77422DC0090005	Rating Area 1	No Preference	40	327.46
77422DC0090005	Rating Area 1	No Preference	41	340.22
77422DC0090005	Rating Area 1	No Preference	42	353.66
77422DC0090005	Rating Area 1	No Preference	43	367.43
77422DC0090005	Rating Area 1	No Preference	44	381.87
77422DC0090005	Rating Area 1	No Preference	45	396.65
77422DC0090005	Rating Area 1	No Preference	46	412.09
77422DC0090005	Rating Area 1	No Preference	47	428.22
77422DC0090005	Rating Area 1	No Preference	48	445.01
77422DC0090005	Rating Area 1	No Preference	49	462.47
77422DC0090005	Rating Area 1	No Preference	50	480.61
77422DC0090005	Rating Area 1	No Preference	51	499.42
77422DC0090005	Rating Area 1	No Preference	52	518.90
77422DC0090005	Rating Area 1	No Preference	53	539.05
77422DC0090005	Rating Area 1	No Preference	54	560.21
77422DC0090005	Rating Area 1	No Preference	55	582.04
77422DC0090005	Rating Area 1	No Preference	56	604.88
77422DC0090005	Rating Area 1	No Preference	57	628.39
77422DC0090005	Rating Area 1	No Preference	58	652.90
77422DC0090005	Rating Area 1	No Preference	59	678.43
77422DC0090005	Rating Area 1	No Preference	60	704.96
77422DC0090005	Rating Area 1	No Preference	61	732.17
77422DC0090005	Rating Area 1	No Preference	62	732.17
77422DC0090005	Rating Area 1	No Preference	63	732.17
77422DC0090005	Rating Area 1	No Preference	64 and over	732.17
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77422DC0090006	Rating Area 1	No Preference	15	255.76
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77422DC0090006	Rating Area 1	No Preference	34	334.76
77422DC0090006	Rating Area 1	No Preference	35	342.58
77422DC0090006	Rating Area 1	No Preference	36	350.40
77422DC0090006	Rating Area 1	No Preference	37	358.22
77422DC0090006	Rating Area 1	No Preference	38	362.52
77422DC0090006	Rating Area 1	No Preference	39	366.83
77422DC0090006	Rating Area 1	No Preference	40	381.30
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77422DC0090006	Rating Area 1	No Preference	42	411.80
77422DC0090006	Rating Area 1	No Preference	43	427.83
77422DC0090006	Rating Area 1	No Preference	44	444.65
77422DC0090006	Rating Area 1	No Preference	45	461.86
77422DC0090006	Rating Area 1	No Preference	46	479.85
77422DC0090006	Rating Area 1	No Preference	47	498.62
77422DC0090006	Rating Area 1	No Preference	48	518.17
77422DC0090006	Rating Area 1	No Preference	49	538.51
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77422DC0090006	Rating Area 1	No Preference	51	581.53
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77422DC0090006	Rating Area 1	No Preference	55	677.73
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77422DC0090006	Rating Area 1	No Preference	57	731.70
77422DC0090006	Rating Area 1	No Preference	58	760.25
77422DC0090006	Rating Area 1	No Preference	59	789.97
77422DC0090006	Rating Area 1	No Preference	60	820.86
77422DC0090006	Rating Area 1	No Preference	61	852.54
77422DC0090006	Rating Area 1	No Preference	62	852.54
77422DC0090006	Rating Area 1	No Preference	63	852.54
77422DC0090006	Rating Area 1	No Preference	64 and over	852.54
77422DC0090007	Rating Area 1	No Preference	0-14	336.52
77422DC0090007	Rating Area 1	No Preference	15	336.52
77422DC0090007	Rating Area 1	No Preference	16	336.52
77422DC0090007	Rating Area 1	No Preference	17	336.52
77422DC0090007	Rating Area 1	No Preference	18	336.52
77422DC0090007	Rating Area 1	No Preference	19	336.52
77422DC0090007	Rating Area 1	No Preference	20	336.52
77422DC0090007	Rating Area 1	No Preference	21	374.08
77422DC0090007	Rating Area 1	No Preference	22	374.08

77422DC0090007	Rating Area 1	No Preference	23	374.08
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77422DC0090007	Rating Area 1	No Preference	25	374.08
77422DC0090007	Rating Area 1	No Preference	26	374.08
77422DC0090007	Rating Area 1	No Preference	27	374.08
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77422DC0090007	Rating Area 1	No Preference	34	440.46
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77422DC0090007	Rating Area 1	No Preference	36	461.04
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77422DC0090007	Rating Area 1	No Preference	39	482.65
77422DC0090007	Rating Area 1	No Preference	40	501.69
77422DC0090007	Rating Area 1	No Preference	41	521.25
77422DC0090007	Rating Area 1	No Preference	42	541.83
77422DC0090007	Rating Area 1	No Preference	43	562.93
77422DC0090007	Rating Area 1	No Preference	44	585.05
77422DC0090007	Rating Area 1	No Preference	45	607.69
77422DC0090007	Rating Area 1	No Preference	46	631.36
77422DC0090007	Rating Area 1	No Preference	47	656.06
77422DC0090007	Rating Area 1	No Preference	48	681.79
77422DC0090007	Rating Area 1	No Preference	49	708.54
77422DC0090007	Rating Area 1	No Preference	50	736.33
77422DC0090007	Rating Area 1	No Preference	51	765.15
77422DC0090007	Rating Area 1	No Preference	52	794.99
77422DC0090007	Rating Area 1	No Preference	53	825.86
77422DC0090007	Rating Area 1	No Preference	54	858.28
77422DC0090007	Rating Area 1	No Preference	55	891.73
77422DC0090007	Rating Area 1	No Preference	56	926.72
77422DC0090007	Rating Area 1	No Preference	57	962.74
77422DC0090007	Rating Area 1	No Preference	58	1000.30
77422DC0090007	Rating Area 1	No Preference	59	1039.41
77422DC0090007	Rating Area 1	No Preference	60	1080.06
77422DC0090007	Rating Area 1	No Preference	61	1121.73
77422DC0090007	Rating Area 1	No Preference	62	1121.73
77422DC0090007	Rating Area 1	No Preference	63	1121.73
77422DC0090007	Rating Area 1	No Preference	64 and over	1121.73
77422DC0090008	Rating Area 1	No Preference	0-14	347.54
77422DC0090008	Rating Area 1	No Preference	15	347.54
77422DC0090008	Rating Area 1	No Preference	16	347.54
77422DC0090008	Rating Area 1	No Preference	17	347.54
77422DC0090008	Rating Area 1	No Preference	18	347.54
77422DC0090008	Rating Area 1	No Preference	19	347.54
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77422DC0090008	Rating Area 1	No Preference	24	386.33
77422DC0090008	Rating Area 1	No Preference	25	386.33
77422DC0090008	Rating Area 1	No Preference	26	386.33
77422DC0090008	Rating Area 1	No Preference	27	386.33
77422DC0090008	Rating Area 1	No Preference	28	395.36
77422DC0090008	Rating Area 1	No Preference	29	403.87
77422DC0090008	Rating Area 1	No Preference	30	413.96
77422DC0090008	Rating Area 1	No Preference	31	424.59
77422DC0090008	Rating Area 1	No Preference	32	434.16
77422DC0090008	Rating Area 1	No Preference	33	444.25
77422DC0090008	Rating Area 1	No Preference	34	454.88
77422DC0090008	Rating Area 1	No Preference	35	465.51
77422DC0090008	Rating Area 1	No Preference	36	476.14
77422DC0090008	Rating Area 1	No Preference	37	486.76
77422DC0090008	Rating Area 1	No Preference	38	492.61
77422DC0090008	Rating Area 1	No Preference	39	498.45
77422DC0090008	Rating Area 1	No Preference	40	518.12
77422DC0090008	Rating Area 1	No Preference	41	538.31
77422DC0090008	Rating Area 1	No Preference	42	559.57
77422DC0090008	Rating Area 1	No Preference	43	581.35
77422DC0090008	Rating Area 1	No Preference	44	604.20
77422DC0090008	Rating Area 1	No Preference	45	627.59
77422DC0090008	Rating Area 1	No Preference	46	652.03
77422DC0090008	Rating Area 1	No Preference	47	677.54
77422DC0090008	Rating Area 1	No Preference	48	704.11
77422DC0090008	Rating Area 1	No Preference	49	731.74
77422DC0090008	Rating Area 1	No Preference	50	760.44
77422DC0090008	Rating Area 1	No Preference	51	790.19
77422DC0090008	Rating Area 1	No Preference	52	821.02
77422DC0090008	Rating Area 1	No Preference	53	852.90
77422DC0090008	Rating Area 1	No Preference	54	886.38
77422DC0090008	Rating Area 1	No Preference	55	920.92
77422DC0090008	Rating Area 1	No Preference	56	957.05
77422DC0090008	Rating Area 1	No Preference	57	994.25
77422DC0090008	Rating Area 1	No Preference	58	1033.04
77422DC0090008	Rating Area 1	No Preference	59	1073.43
77422DC0090008	Rating Area 1	No Preference	60	1115.41
77422DC0090008	Rating Area 1	No Preference	61	1158.46
77422DC0090008	Rating Area 1	No Preference	62	1158.46

77422DC0090008	Rating Area 1	No Preference	63	1158.46
77422DC0090008	Rating Area 1	No Preference	64 and over	1158.46
77422DC0090009	Rating Area 1	No Preference	0-14	338.95
77422DC0090009	Rating Area 1	No Preference	15	338.95
77422DC0090009	Rating Area 1	No Preference	16	338.95
77422DC0090009	Rating Area 1	No Preference	17	338.95
77422DC0090009	Rating Area 1	No Preference	18	338.95
77422DC0090009	Rating Area 1	No Preference	19	338.95
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77422DC0090009	Rating Area 1	No Preference	21	376.78
77422DC0090009	Rating Area 1	No Preference	22	376.78
77422DC0090009	Rating Area 1	No Preference	23	376.78
77422DC0090009	Rating Area 1	No Preference	24	376.78
77422DC0090009	Rating Area 1	No Preference	25	376.78
77422DC0090009	Rating Area 1	No Preference	26	376.78
77422DC0090009	Rating Area 1	No Preference	27	376.78
77422DC0090009	Rating Area 1	No Preference	28	385.60
77422DC0090009	Rating Area 1	No Preference	29	393.89
77422DC0090009	Rating Area 1	No Preference	30	403.74
77422DC0090009	Rating Area 1	No Preference	31	414.10
77422DC0090009	Rating Area 1	No Preference	32	423.43
77422DC0090009	Rating Area 1	No Preference	33	433.28
77422DC0090009	Rating Area 1	No Preference	34	443.64
77422DC0090009	Rating Area 1	No Preference	35	454.01
77422DC0090009	Rating Area 1	No Preference	36	464.37
77422DC0090009	Rating Area 1	No Preference	37	474.74
77422DC0090009	Rating Area 1	No Preference	38	480.44
77422DC0090009	Rating Area 1	No Preference	39	486.14
77422DC0090009	Rating Area 1	No Preference	40	505.32
77422DC0090009	Rating Area 1	No Preference	41	525.01
77422DC0090009	Rating Area 1	No Preference	42	545.74
77422DC0090009	Rating Area 1	No Preference	43	566.99
77422DC0090009	Rating Area 1	No Preference	44	589.28
77422DC0090009	Rating Area 1	No Preference	45	612.08
77422DC0090009	Rating Area 1	No Preference	46	635.92
77422DC0090009	Rating Area 1	No Preference	47	660.80
77422DC0090009	Rating Area 1	No Preference	48	686.71
77422DC0090009	Rating Area 1	No Preference	49	713.66
77422DC0090009	Rating Area 1	No Preference	50	741.65
77422DC0090009	Rating Area 1	No Preference	51	770.67
77422DC0090009	Rating Area 1	No Preference	52	800.73
77422DC0090009	Rating Area 1	No Preference	53	831.83
77422DC0090009	Rating Area 1	No Preference	54	864.48
77422DC0090009	Rating Area 1	No Preference	55	898.17
77422DC0090009	Rating Area 1	No Preference	56	933.41
77422DC0090009	Rating Area 1	No Preference	57	969.69
77422DC0090009	Rating Area 1	No Preference	58	1007.52
77422DC0090009	Rating Area 1	No Preference	59	1046.91
77422DC0090009	Rating Area 1	No Preference	60	1087.86
77422DC0090009	Rating Area 1	No Preference	61	1129.84
77422DC0090009	Rating Area 1	No Preference	62	1129.84
77422DC0090009	Rating Area 1	No Preference	63	1129.84
77422DC0090009	Rating Area 1	No Preference	64 and over	1129.84

2018 Rates Table Template v7.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	77422				
	06-6033492				
	10/1/2018				
	12/31/2018				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	
77422DC0090003	Rating Area 1	No Preference	0-14	284.34	
77422DC0090003	Rating Area 1	No Preference	15	284.34	
77422DC0090003	Rating Area 1	No Preference	16	284.34	
77422DC0090003	Rating Area 1	No Preference	17	284.34	
77422DC0090003	Rating Area 1	No Preference	18	284.34	
77422DC0090003	Rating Area 1	No Preference	19	284.34	
77422DC0090003	Rating Area 1	No Preference	20	284.34	
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77422DC0090003	Rating Area 1	No Preference	23	316.07	
77422DC0090003	Rating Area 1	No Preference	24	316.07	
77422DC0090003	Rating Area 1	No Preference	25	316.07	
77422DC0090003	Rating Area 1	No Preference	26	316.07	
77422DC0090003	Rating Area 1	No Preference	27	316.07	
77422DC0090003	Rating Area 1	No Preference	28	323.47	
77422DC0090003	Rating Area 1	No Preference	29	330.42	
77422DC0090003	Rating Area 1	No Preference	30	338.68	
77422DC0090003	Rating Area 1	No Preference	31	347.38	
77422DC0090003	Rating Area 1	No Preference	32	355.20	
77422DC0090003	Rating Area 1	No Preference	33	363.46	
77422DC0090003	Rating Area 1	No Preference	34	372.16	
77422DC0090003	Rating Area 1	No Preference	35	380.85	
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77422DC0090003	Rating Area 1	No Preference	40	423.90	
77422DC0090003	Rating Area 1	No Preference	41	440.42	
77422DC0090003	Rating Area 1	No Preference	42	457.81	
77422DC0090003	Rating Area 1	No Preference	43	475.63	
77422DC0090003	Rating Area 1	No Preference	44	494.33	
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77422DC0090003	Rating Area 1	No Preference	47	554.33	
77422DC0090003	Rating Area 1	No Preference	48	576.06	
77422DC0090003	Rating Area 1	No Preference	49	598.67	
77422DC0090003	Rating Area 1	No Preference	50	622.15	
77422DC0090003	Rating Area 1	No Preference	51	646.50	
77422DC0090003	Rating Area 1	No Preference	52	671.71	
77422DC0090003	Rating Area 1	No Preference	53	697.80	
77422DC0090003	Rating Area 1	No Preference	54	725.19	
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77422DC0090003	Rating Area 1	No Preference	56	783.01	
77422DC0090003	Rating Area 1	No Preference	57	813.44	
77422DC0090003	Rating Area 1	No Preference	58	845.18	
77422DC0090003	Rating Area 1	No Preference	59	878.22	
77422DC0090003	Rating Area 1	No Preference	60	912.57	
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77422DC0090003	Rating Area 1	No Preference	62	947.79	
77422DC0090003	Rating Area 1	No Preference	63	947.79	
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State:	District of Columbia	Filing Company:	Aetna Life Insurance Company
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
Product Name:	DC ALIC PPO SG 2018		
Project Name/Number:	2018 Exchanges - Aetna/ALIC		

Supporting Document Schedules

Bypassed - Item:	Actuarial Justification
Bypass Reason:	This is not a new form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC SG State Actuarial Memo 1Q2018 - ALIC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	Actuarial Memorandum and Certification_DC ALIC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	The filing is made by Aetna.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Consumer Disclosure Form
Comments:	
Attachment(s):	DC SG -ALIC Part II Consumer Disclosure 1Q2018.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC SG SHOP Cover Letter - ALIC 1Q18.pdf
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Aetna Life Insurance Company
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
Product Name:	DC ALIC PPO SG 2018		
Project Name/Number:	2018 Exchanges - Aetna/ALIC		

Satisfied - Item:	DISB Actuarial Memorandum Dataset
Comments:	
Attachment(s):	DISB Actuarial Memo Dataset_ALIC_2018 (w values).xlsx
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	DC_SG_77422_URRT_ON_1Q2018_v1.pdf DC_SG_77422_URRT_ON_1Q2018_v1.xlsm
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia Plain Language Summary
Comments:	
Attachment(s):	DISB Plain Language Summary - ALIC - 1Q2018.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Additional Supporting Documentation
Comments:	

State:	District of Columbia	Filing Company:	Aetna Life Insurance Company
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
Product Name:	DC ALIC PPO SG 2018		
Project Name/Number:	2018 Exchanges - Aetna/ALIC		

Attachment(s):	2018Aetna AVCCert Template_ALIC.pdf Exhibit A - Product Portfolio & Projected Membership Dist.pdf Exhibit A-1 - ALIC Rate Change by plan.pdf Exhibit A-2 - ALIC AV Screenshots.pdf Exhibit E-1 - Calc of Market Adj Index Rate.pdf Exhibit E-2 - Calc of Plan Adj Index Rates.pdf Exhibit 1 - Rate Increase by Product.pdf Exhibit 2 - Claim Impact due to Demo Changes.pdf Exhibit 3 - Projected Membership Dist by Area.pdf Exhibit 4 - Paid to Allowed by Metal Tier.pdf Exhibit 5 - Retention.pdf Exhibit 6 - MLR Projection.pdf Exhibit 7 - Qtrly Trend Factors.pdf Exhibit 11 - Projected Age-Gender Dist.pdf Exhibit 12 - Comparison of Key Pricing Factors.pdf Exhibit 8 - Trend Exhibit.pdf Exhibit 9 - Sample Rate Calculation.pdf Exhibit 10 - Plan Mapping.pdf DISB Filing Checklist - ALIC 2018.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	AETN-131001851	State Tracking #:		Company Tracking #:	DCALICSG2018
<hr/>					
State:	District of Columbia	Filing Company:	Aetna Life Insurance Company		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	DC ALIC PPO SG 2018				
Project Name/Number:	2018 Exchanges - Aetna/ALIC				

Attachment DISB Actuarial Memo Dataset_ALIC_2018 (w values).xlsx is not a PDF document and cannot be reproduced here.

Attachment DC_SG_77422_URRT_ON_1Q2018_v1.xlsm is not a PDF document and cannot be reproduced here.

Aetna Life Insurance Company – District of Columbia
1Q18 Filing - Small Group Business
HIOS product ID: 77422DC009
Actuarial Memorandum

Statement of Purpose for Filing

This actuarial memorandum supports Aetna Life Insurance Company commercial base rates for District of Columbia small groups effective beginning January 1, 2018. The purpose of this memorandum is to comply with the District of Columbia, Department of Insurance, Securities and Banking, Health Insurance Rate Filing Procedures and to provide adequate supporting information for our proposed rates pursuant to the DC Official Code, Title 31, Subtitle IV, Chapter 34.

The requested rates have been developed incorporating consideration of the market changes and rating requirements taking effect in the Small Group market pursuant to the Patient Protection and Affordable Care Act of 2010 and subsequent regulation. They are compliant with all rating limitations under federal and state regulation. The plan designs contained in this submission are to be sold on the Exchange.

The descriptions and analyses presented in this rate filing reflect our current understanding of regulations and guidance. As further guidance is received, we reserve the right to submit revisions or withdraw this rate filing.

Summary of Changes from prior filing and rate manual

We are proposing to revise the quarterly premium rates for effective dates from January 1, 2018, through December 31, 2018. The quarterly rate increases are reflected in Exhibit 7. Generally, rate changes do not vary by plan design, with the exception of the impact associated with plan-specific benefit modifications necessary to comply with Actuarial Value requirements.

Rates for the plans in this submission are being revised to reflect 1) the impact of updated experience data and medical claim trend and 2) changes in cost-sharing levels to ensure that plans comply with Actuarial Value requirements.

There are no other proposed changes for this submission.

Form Numbers

An exhibit showing the Form Numbers is shown on under the "Certificate of Form Names and Numbers" Exhibit of this Actuarial Memorandum.

Status of Forms

The forms for this submission are "open to new sales" and "non-grandfathered".

Description of Benefits/Metal Levels and Actuarial Values

This filing covers PPO group medical benefit coverage. The range of coverage includes inpatient, outpatient, primary care, specialist services, pharmacy, DME, and vision. Information on the cost-sharing parameters of the covered benefit plans, including deductibles and copays, can be found in the Schedule of Benefits in the Form filing (AETN-130955818). All benefits are compliant with state mandates and the requirements of the Patient Protection and Affordable Care Act of 2010, including preventive care benefits, deductible limits, and Actuarial Value requirements.

Exhibit A shows the metal level and actuarial value for each plan design using the AV calculator developed and made available by HHS.

Average Rate Increase Requested

The following tables provide the requested weighted average increases. The first table shows the incremental increase and the second table shows the year over year increase.

	1Q18/4Q17	2Q18/1Q18	3Q18/2Q18	4Q18/3Q18
Incremental Rate Increase	-1.50%	2.60%	2.60%	2.60%

	1Q18/1Q17	2Q18/2Q17	3Q18/3Q17	4Q18/4Q17	Average
Requested Rate Increase	7.80%	7.40%	6.90%	6.40%	7.40%

Maximum Rate Increase Requested

The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rate factors is 13.30%. This rate increase applies to members renewing in 1Q18 for the DC Gold PPO 1600 100/50 HSA T plan (HIOS ID 77422DC0090007).

Minimum Rate Increase Requested

The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rate factors is 3.90%. This rate increase applies to members renewing in 4Q18 for the DC Gold PPO 500 90/50 plan (HIOS ID 77422DC0090008).

Absolute Maximum Premium Increase

The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes like aging, is 26.00%. This rate increase applies to members renewing in 1Q18 for the DC Gold PPO 1600 100/50 HSA T plan (HIOS ID 77422DC0090007) that age up from 20 to 21.

Average Renewal Rate Increase for a Year

The average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing is 7.40%

Rate Change History

The rate change history for the forms referenced in the filing is shown below.

Rate Effective Date	Annual Total Change
4Q16	3.9%
1Q17	1.8%
2Q17	2.6%
3Q17	3.2%

4Q17	4.2%
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Exposure

The current exposure as of December 2016 is 50 policies, 520 certificates, and 800 covered lives.

Member Months

The numbers of members in force during each month of the base experience used in the rate development and for the preceding 12 month period for the forms referenced in this filing are shown in the Loss Ratio History Exhibit of the Actuarial Memorandum.

Past Experience

The monthly earned premium and incurred claims for the base experience period used in the rate development and for the preceding 12 month period for the forms referenced in this filing are shown in the Loss Ratio History Exhibit of the Actuarial Memorandum.

Index Rate

The index rate = \$449.50.

Rate Development

Determination of Claim Portion of Market Index Rate

In setting the projected claim level in the market in 2018, we based our projections upon the 2016 experience of our current ACA small group block of business for Innovation Health Plan, Inc. and Innovation Health Insurance Company, in the 2-50 market. The experience data utilized in the rate development reflects incurred claims from January 1, 2016 to December 31, 2016 and paid through February 2017. This manual experience is the HMO Small Group Experience for Innovation Health Plan, Inc. and PPO Small Group Experience for Innovation Health Insurance Company in Northern Virginia.

The manual experience used to develop the rates is shown below:

DOS	Membership	Claims	Premium *	Loss Ratio
01/01/2016	21,646	5,255,368	8,167,087	64.3%
02/01/2016	21,711	5,933,277	8,168,857	72.6%
03/01/2016	21,795	5,896,316	8,208,103	71.8%
04/01/2016	21,851	6,092,616	8,249,863	73.9%
05/01/2016	21,916	5,577,664	8,283,624	67.3%
06/01/2016	21,960	5,784,314	8,320,512	69.5%
07/01/2016	21,941	5,588,085	8,327,574	67.1%
08/01/2016	21,934	6,262,822	8,350,500	75.0%
09/01/2016	22,040	5,481,300	8,391,789	65.3%
10/01/2016	21,969	5,509,391	8,392,750	65.6%
11/01/2016	22,043	6,328,112	8,434,443	75.0%
12/01/2016	22,314	6,524,386	8,645,272	75.5%
Total	263,120	70,233,651	99,940,375	70.3%

*Note: Premiums shown are not risk adjusted. The current estimate of the 2016 risk-adjusted loss ratio is 78%.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

As noted above, the experience period reflects two months of paid claim run-off. The IBNP reserves account for approximately 4.0% of the experience period incurred claims.

For the projection, the following was taken into consideration:

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for policies issued to small employers in 2015 and 2016. We considered the expected relationships between the morbidity of the experience policies and the likely population that will be covered by Small Group Single Risk Pool policies in 2018.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for Single Risk Pool products that have essentially identical benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts.

Determination of Retention Portion of Market Index Rate

The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are based on historical corporate small group market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2018. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer

behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2018, as well as Federal income tax. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

he profit and risk load is consistent with the target used in pricing our 2017 plans.

Requested Rates

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three dependents under age 21, only the three oldest dependents will be considered in determining the family's premium. Additional dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation is shown in Exhibit 9.

Credibility Assumption

No credibility is assigned to the experience data for the District of Columbia. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

Trend Assumption

Anticipated annual trend from the experience period to the rating period for the product line is shown in the following table. The table shows the trend assumptions by major types of service as defined by HHS, separately by unit cost, utilization, and in total.

Type of Service	Unit Cost	Utilization	Leveraging	Total
Inpatient Hospital	6.0%	2.4%	1.1%	9.6%
Outpatient Hospital	4.9%	6.4%	1.4%	13.2%
Professional	1.8%	4.4%	1.0%	7.3%
Other Medical	4.9%	6.4%	1.4%	13.2%
Capitation	0.0%	N/A	0.0%	0.0%
Prescription Drug	7.7%	4.0%	2.5%	14.8%
Total	4.6%	4.5%	1.5%	10.9%

a. Medical Trend

Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

b. Pharmacy Trend

Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend.

Cost-sharing changes & Benefit Changes

Aetna's rate review models project incurred claims and earned premiums assuming a static benefit plan mix for the book of business for the experience period. Since Aetna prices the book of business utilizing a target loss ratio approach, adjustments made to the incurred claims and earned premiums to account for the anticipated changes to the plan mix would offset resulting in the same projected loss ratio. The Plan Relativity Factors adjust future premium levels to align with the expected claims for changes in plan mix for future dates of service.

Plan Relativities

The Plan Relativities represent the expected value of the difference in benefits and networks between the market index rate and each additional proposed benefit plan discussed in this filing. The relativities were developed using a proprietary pricing model which relies on State- and product-specific benefit service category weights and rating factors for various levels of plan/member cost-sharing options for deductibles, coinsurance, out-of-pocket maximums and copays.

The product-specific service category weights were developed based on the experience of Aetna's Small Group block of business. The cost-sharing-specific rating factors were developed using experience associated with our Large Group block of business, which excludes the effects of selection. These Large Group based cost-sharing specific rating factors account for differences in a standard population's spending patterns due to differences in the richness and/or structure of benefits, or induced demand, without reflection of differences in health status.

Final plan relativities reflect the value of the EHB and state mandated benefits (including pediatric dental), incorporating the impact of out-of-network benefits and additional benefits. The methodology also considers the value of any differences in network by plan, including but not limited to network discounts and steerage.

The Plan Relativities for each plan are shown in the AV Pricing Value Column of Exhibit E-2.

Rating Factors

Effective Date Factors

Exhibit 7 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend, and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

Member Age Factor

The age factors are based on the DC specific age scale. The factors are shown in Exhibit 11.

Tobacco Factors

No load is proposed for tobacco users.

Area Factors

Exhibit 3 summarizes the rating area definitions and factors, and displays the projected membership by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor.

Wellness Programs

Aetna may encourage and incent members to access certain medical services, to use online tools that enhance their coverage and services, and to continue participation as an **Aetna** member. Members and their doctor can talk about these medical services and decide if they are right for the member. Aetna may also encourage and incent members in connection with participation in a wellness or health improvement program. Incentives include but are not limited to:

- Modification to **copayment, deductible or coinsurance** amounts
- **Premium** discounts or rebates
- Contributions to health savings account
- Fitness center membership reimbursement
- Merchandise
- Coupons
- Gift cards
- Debit cards
- Any combination of the above

The award of any such incentive shall not depend upon the result of a wellness or health improvement activity or upon a member's health.

Distribution of Rate Increases

The distribution of rate increases (annual) is shown in Exhibit A-1. The increases are shown by Plan.

Claim Reserve Needs

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

The experience data reflects incurred claims from January 1, 2016 through December 31, 2016 and paid through February 28, 2017. The paid claims for the DC Base experience period are \$3,015,273. The estimated incurred claims are \$3,056,180.

Administrative Costs of Programs that Improve Health Care Quality

The administrative costs included with claims in the numerator of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Taxes and Licensing or Regulatory Fees

The taxes, licenses and fees removed from premium in the denominator of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Medical Loss Ratio (MLR)

The projected Medical Loss Ratio (MLR) as defined by HHS is 85.20% and meets the minimum MLR requirements of Insurance Art. § 15-605(c). The details of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Risk AdjustmentRisk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2016 Wakely data. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market average; such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2016 Risk Adjustment fees of \$0.14 PMPM in Worksheet 2.

Risk Adjustment – Projection Period

Aetna is projecting a risk adjustment payable. We expect that we will have membership enrolled under the market average morbidity. The resulting PMPM adjustment, net of risk adjustment user fees, is \$19.85 PMPM.

Reinsurance

Transitional Reinsurance recoveries do not apply to Small Group business. The experience period data reflects the Reinsurance Contribution of \$2.25 PMPM assessed during 2016.

Risk Corridor

The Risk Corridor program does not apply to Small Group business.

Past and Prospective Loss Experience Within and Outside the State

The loss experience used in the development of the rates was based on the HMO Small Group experience for Innovation Health Plan, Inc. and PPO Small Group experience for Innovation Health Insurance Company in Northern Virginia.

Reasonable Margin for Reserve Needs & Past and Prospective Expenses

The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are based on historical corporate small group market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2018. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to the Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2018, as well as Federal income tax. The risk adjustment user fee, as previously

mentioned in the Risk Adjustment section, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2017 plans.

Any Other Relevant Factors Within and Outside the State

All relevant Factors within and outside the State have been considered in the development of the proposed rates.

Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8

This filing is in conformity with all the applicable Actuarial Standards of Practice, including ASOP No. 8.

Addition of Newly-Requested Exhibit for 2018

The following exhibit new to 2018 was requested:

DISB will require all issuers of Qualified Health Plans (for sale on DC HealthLink) to provide a chart containing clear and concise information on the following:

- 1) Any and all components of requested changes in the rates from the prior year, such as trends, risk adjustment, age calibration, mapping from a different plan, etc. (this is not meant to be an exhaustive list; your list should contain all applicable components);*
- 2) A quick summary/explanation of the change associated with each listed component; and*
- 3) The actual percentage impact of the change to each component, such that the sum total for all components equals the total percentage change requested for the plan year.*

We have included our response to this request as Exhibit 12.

Actuarial Certification

I, Erica A. Mitchell, am an employee of Aetna Inc. and a member of the American Academy of Actuaries. I have reviewed the enclosed rates submitted by Aetna Life Insurance Company for the District of Columbia.

These rates reflect the negotiated prices from the provider contracts and the expected utilization experience of the plan.

I relied upon financial records and summaries prepared by responsible officers and employees of Aetna Life Insurance Company. In other respects, my analysis included review of assumptions that I considered necessary.

For preparation of the rates, items identified above:

- (i). are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,
- (ii). meet the requirements of Washington D.C,
- (iii). make a good and sufficient provision for all unpaid claims of the organization under the terms of its contracts and agreements, and

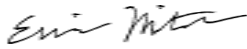
- (iv). include appropriate provision for all actuarial items which ought to be established where allowed by law.

A target medical loss ratio of 75.80% was used for this filing calculated in the traditional way. The expected 2018 MLR for this filing, as defined by PPACA and before any credibility adjustment, is 85.20%.

These rates are appropriate for quotes delivered for effective dates beginning January 1, 2018. The proposed change is an increase greater than the 10% threshold and will trigger the federal review requirements as specified under 45 CFR Part 154.

This rate filing conforms to the benefit plan provisions required by the Patient Protection and Affordable Care Act (P.L. 111-148) of 2010.

In my opinion, the enclosed rates are reasonable in relation to the anticipated experience of Aetna Health Inc. They are neither excessive nor inadequate, nor unfairly discriminatory.



Erica A. Mitchell, FSA, MAAA
Aetna Life Insurance Company

May 1, 2017
Date

ALIC (PPO plans) Loss Ratio History

DOS	Membership	Claims	Premium*	Loss Ratio
01/01/2015	777	\$195,513	\$333,122	58.7%
02/01/2015	798	\$221,340	\$337,507	65.6%
03/01/2015	802	\$205,871	\$330,879	62.2%
04/01/2015	787	\$170,129	\$325,602	52.3%
05/01/2015	783	\$146,857	\$323,575	45.4%
06/01/2015	797	\$165,715	\$324,379	51.1%
07/01/2015	809	\$203,714	\$328,471	62.0%
08/01/2015	806	\$156,291	\$325,744	48.0%
09/01/2015	826	\$192,218	\$331,505	58.0%
10/01/2015	809	\$238,151	\$323,810	73.5%
11/01/2015	800	\$214,255	\$317,046	67.6%
12/01/2015	772	\$389,356	\$301,746	129.0%
01/01/2016	736	\$125,729	\$295,350	42.6%
02/01/2016	737	\$186,814	\$293,004	63.8%
03/01/2016	747	\$589,372	\$297,523	198.1%
04/01/2016	750	\$238,594	\$298,985	79.8%
05/01/2016	750	\$292,546	\$298,685	97.9%
06/01/2016	762	\$236,741	\$304,775	77.7%
07/01/2016	734	\$238,825	\$293,393	81.4%
08/01/2016	730	\$199,349	\$294,359	67.7%
09/01/2016	788	\$247,971	\$325,695	76.1%
10/01/2016	811	\$229,924	\$337,787	68.1%
11/01/2016	798	\$218,123	\$331,396	65.8%
12/01/2016	800	\$252,193	\$329,401	76.6%
CY 2015	9,566	2,499,410	3,903,388	64.0%
CY 2016	9,143	3,056,180	3,700,353	82.6%

*Note: Premiums shown are not risk adjusted. The current estimate of the 2016 risk adjusted loss ratio is 71.80%.

Certificate Form Names and Numbers

<i>Form Name</i>	<i>Form Number</i>
AL DC SG HHIXCOC-PPO V002	AL SG HCOC-2018-PPO 02-HIX
AL DC HGrpPol V003	AL SG HGrpPol 03

Schedule Form Names and Numbers

<i>Form Name</i>	<i>Form Number</i>
AL DC SG-HIXSOB-PPO-14038688 V002	AL SG-SOB-PPO-14038688 02-HIX
AL DC SG-HIXSOB-PPO-14038689 V002	AL SG-SOB-PPO-14038689 02-HIX
AL DC SG-HIXSOB-PPO-14038690 V002	AL SG-SOB-PPO-14038690 02-HIX
AL DC SG-HIXSOB-PPO-14038691 V002	AL SG-SOB-PPO-14038691 02-HIX
AL DC SG-HIXSOB-PPO-14038692 V002	AL SG-SOB-PPO-14038692 02-HIX
AL DC SG-HIXSOB-PPO-14038693 V002	AL SG-SOB-PPO-14038693 02-HIX

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Life Insurance Company
State: District of Columbia
HIOS Issuer ID: 77422
Market: Small Group
Effective Date: 01/01/2018
Rate Filing Tracking Number: AETN-131001851
Policy Form(s):
Form Filing Tracking Number: AETN-130955818

Company Contact Information:

Name: Diane Anderson
Telephone Number: (860)273-3188
Email Address: AndersonD1@aetna.com

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premiums rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan designs summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in District of Columbia beginning January 1, 2018. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in District of Columbia.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in District of Columbia are being revised for effective dates January 1, 2018 through December 31, 2018.

A. Reason for Rate Increase(s):

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Re-instatement of the Health Insurers Fee after a 1-year hiatus in 2017;
- Addition of High Risk Enrollee pooling to Risk Adjustment program;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and

- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes differ by plan for the following reasons:

- Modification to cost sharing differs by plan in order to maintain compliance with Actuarial Value and other regulatory requirements.
- Our internal pricing models have been updated to reflect more current information on levels of induced demand associated with different benefit designs. These changes impact our estimates of the relative costs of the plan designs that will be offered.

Exhibit 1 shows the average threshold increases for products covered by this filing.

3. Experience Period Premium and Claims

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2016 through December 31, 2016 and paid through February 28, 2017.

B. Premiums (Net of MLR Rebate) in Experience Period:

Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered Small Group business in District of Columbia. Our internal projections indicate that no MLR rebate is expected to be paid in 2017 (for 2016 experience) for the Small Group MLR Pool in District of Columbia. As such, no adjustment was made to premiums to account for expected rebates.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

As noted above, the experience period reflects two months of paid claim run-off. The IBNP reserves account for approximately 2% of the experience period incurred claims.

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April, 2017. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, included day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician

expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for community-rated policies issued to small employers in 2015 (with services in 2016) and 2016.

We also considered the expected morbidity of the DC small group ACA population and the likely population that will be covered by Small Group Single Risk Pool policies in 2018 and have adjusted our projections for this morbidity change accordingly.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for Single Risk Pool products that have essentially identical benefits and coverage.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts, expected morbidity changes, changes in benefits, and changes in demographics.

E. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's national guidance coupled with local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

6. Credibility Manual Rate Development

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2016 to December 31, 2016 and paid through February, 2017 for issuers 86443 and 12028 in the Virginia Small Group (HMO & PPO) market. This manual experience is the HMO and PPO Small Group Experience for Innovation Health Plan, Inc. and Innovation Health Insurance Company respectively, in Northern Virginia. The manual experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

C. Inclusion of Capitation Payments:

No services provided in 2018 will be covered by capitation arrangements.

7. Credibility of Experience

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 81.4%. Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Reinsurance and Risk Adjustment

A. Reinsurance – Experience Period

Transitional Reinsurance recoveries do not apply to Small Group business. The experience period data reflects the Reinsurance Contribution of \$2.25 PMPM assessed during 2016.

B. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2016 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2016 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

C. Risk Adjustment – Projection Period

We started with 2016 Risk Adjustment accruals to determine our current risk transfer relative to the market. The difference between our projected relative risk and the market's is multiplied by the projected market average premium, which we trended at 10% for 2017, and 10% for 2018. To determine the average premium increase for 2017, we looked at the 2017 benchmark plan's increase that was published

in the (10/24/2016) ASPE Research Brief titled “Health plan Choice and Premiums in the 2017 Health Insurance Marketplace”. For the 2018 market average premium increase, we assumed trend and the reinstatement of the HIF would increase premiums, but did not assume further market corrections.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2018 Notice of Benefit and Payment Parameters. The 2018 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted to that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable, net of the 2018 user fee of \$0.14 PBMPM. The resulting PMPM adjustment, net of risk adjustment user fees, is \$19.85.

10. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 5.

Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2017 projections, and projected changes in expenses, inflation, and membership for 2018 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in District of Columbia during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2018, as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2017 plans.

11. Projected Loss Ratio

The expected 2018 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 6.

12. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in the District of Columbia through Aetna Life Insurance Company. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d).

13. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively, less non-essential health benefits.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan’s provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative

costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 7 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

14. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment on is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have been converted to percent of allowed claims in this Exhibit.

15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2018 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two separate adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2018 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, and exclude the Risk Adjustment User Fee, and Exchange User Fee, which are reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

D. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs.

These factors represent the added cost of covering the following benefits:

- One adult eye exam every 12 months

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2016 for the experience period.

16. Calibration

A. Age Curve Calibration:

The age factors are based on the DC-specific age scale.

We project a premium-weighted average age factor for the 2018 membership using the prescribed age curve and the projected age distribution. The calibration factor is the reciprocal of this weighted average factor. The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

Exhibit 11 shows this calculation.

B. Geographic Factor Calibration:

Projected area factors are shown in Exhibit 3. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The geographic calibration factor is the reciprocal of the projected average area factor.

C. Tobacco Factor Calibration

We are not applying a tobacco factor in our rating.

17. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 9.

18. Composite Premiums

Composite rates will not be offered to employers purchasing coverage through the public Marketplace in the District of Columbia.

19. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the AV 2018 Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

20. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing

Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

21. Membership Projections

Exhibit A summarizes the membership distribution by plan. Membership projections on Worksheet 2 are based on historical experience, enrollment in ACA-compliant plans through January 2017 and our expectations for future sales.

Terminated Plans and Products

Exhibit 10 provides a plan and product crosswalk from 2016 to 2018. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2017 and 2018.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

22. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

23. Warning Alerts

The Experience Period Incurred claims and Incurred Claims PMPM on Worksheet 2 adjust for the impacts of Reinsurance and Risk Adjustment. The Incurred Claims on Worksheet 1 are not adjusted for the impact of Reinsurance and Risk Adjustment. The warning alerts on rows 68 and 73 of Worksheet 2 result from the different treatment of Reinsurance and Risk Adjustment on the two worksheets.

24. Benefit Design

This filing includes one Bronze, two Silver, and three Gold plans.

Please refer to the corresponding policy forms for detailed benefit language. Exhibit A-2 provides the screenshots from the AV Calculator. All benefit and cost sharing parameters comply with District of Columbia benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

25. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2017 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

26. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

27. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

28. Company Financial Condition

As of December 31, 2016, the capital and surplus held by Aetna Life Insurance Company was approximately \$3.4 billion. This amount is disclosed in page 3, line 37 of the Company's statutory financial statement dated December 31, 2016. The Company issues insurance nationwide for multiple

lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

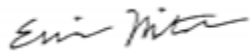
Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, Erica A. Mitchell, am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of District of Columbia, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications

- h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- 2. The Projected Index Rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
- 3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
- 4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
- 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



Erica A. Mitchell, FSA, MAAA
Aetna Health Inc.

May 1, 2017

Date

Aetna Life Insurance Company
District of Columbia Small Group
PPO Products

Summary

Aetna Life Insurance Company has filed 2018 premium rates for small group plans in the District of Columbia.

Who is affected?

Policies that renew in 2018 in the following products will be affected:

<u>Product Name</u>	<u># Current Members</u>	<u>Range of Increases</u>
Aetna Preferred Provider Organization	746	6.5% - 12.3%, 7.4% Average

2018 Premium rates for members in the above products will increase by 6.5% - 12.3% in plans listed for Aetna Preferred Provider Organization. Increases are determined by the member's plan and rating area in which they are located.

Why We Need to Increase Premiums

In 2016, Aetna's financial results were worse than the level required for long-term stability in the Small Group market.

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.4%. Medical costs go up mainly for two reasons – providers raise their prices and members get more medical care.

For Small Employers in the District of Columbia, some examples of increasing medical costs we have experienced in the last 12 months include:

- The cost for an inpatient hospital admission has increased 6.0%
- Use for pharmacy prescriptions have gone up 7.7%
- Use for physician service has increased 4.4%

What Else Affects Our Request to Increase Premiums

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements and/or make our plans more attractive to consumers. This increases costs by up to 2.5%.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. Small groups purchasing insurance in the market place are sicker than we initially anticipated. Population risk is also affected by the movement of business between the ACA market and other options as well as among other carriers in the marketplace. These changes are expected to increase costs by 2.9%.

Will Premiums for All Individuals Increase 7.4%?

No, Increases differ by plan. Some premiums will increase by less than average or even go down. Others will increase by more than the average.

The exact rate change will depend on what benefit plan the individual chooses, when the member's group contract renews, the age and family size and age for enrolling employees, and employer contributions.

How does this request align to Minimum Loss Ratio Requirements (MLR)?

Non-claim costs are also going up. The Federal Health Insurers Fee has been reinstated after a reprieve in 2017. Some costs, such as operating our IT systems, complying with reporting requirements, and managing our business remain fixed, and are now being spread across fewer members, resulting in higher administrative costs. Aetna will only charge members for the portion of administrative costs that enable plans to still meet the 80% Minimum Loss Ratio requirement.

These rates are expected to produce an MLR equal to or above the 80% requirement for small group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

What is Aetna doing to keep premiums affordable?

Aetna is taking a number of steps to keep our products as affordable as possible and to address the underlying cost of health care. These actions include:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care and not the quantity of services.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

Aetna is dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. Additionally, Aetna's DocFind directory helps members locate in-network doctors and hospitals to save money on their care. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

Also, Aetna's Plan for Your Health website aims to educate all consumers on how to take advantage of their health care benefits.



980 Jolly Road
Mail Code U12S
Blue Bell, PA 19422
(215)-775-3837
Fax: (215)-775-6441

May 1, 2017

Mr. Efren Tanheco
Supervising Actuary
District of Columbia Department of Insurance & Securities Regulation
810 First Street NE, 6th Floor
Washington, DC 20002

Subject: Aetna Life Insurance Company - NAIC Number 60054
Small Group Premium Rate Filing – DC On Exchange
Effective dates January 1, 2018 – December 31, 2018

Dear Mr. Tanheco:

I am writing to request approval of the attached Rate Filing for plans offered to Small Groups by Aetna Life Insurance Company sold on the DC Exchange. This filing is for effective dates January 1, 2018 – December 31, 2018. This filing contains the benefit plans and rating methodology. The average rate revision proposed is an increase of 7.40%.

The requested rates have been developed incorporating consideration of the market changes and rating requirements taking effect in the Small Group Market and conforms to the benefit plan provisions required by the Patient Protection and Affordable Care Act (P.L. 111-148) of 2010. Additionally, these health benefit plans conform to each respective tier of coverage, defined as Bronze, Silver, and Gold.

This filing is for Aetna's Small Group PPO Medical Expense coverage.

The following supporting documentation is also included:

- 1) An Actuarial Certification
- 2) An Actuarial Memorandum including supporting exhibits and documentation

The forms filing has been submitted under separate cover and the SERFF Filing ID # is AETN-130955818.

The purpose of this rate filing is to comply with regulatory rate filing requirements. This filing is not intended to be used for other purposes. If you need additional information, please contact me by telephone at (860) 273-3188, or via e-mail at AndersonD1@aetna.com.

Sincerely,

A handwritten signature in cursive script that reads "Diane S. Anderson".

Diane S. Anderson

Certificate Form Names and Numbers

<i>Form Name</i>	<i>Form Number</i>
AL DC SG HHIXCOC-PPO V002	AL SG HCOC-2018-PPO 02-HIX
AL DC HGrpPol V003	AL SG HGrpPol 03

Schedule Form Names and Numbers

<i>Form Name</i>	<i>Form Number</i>
AL DC SG-HIXSOB-PPO-14038688 V002	AL SG-SOB-PPO-14038688 02-HIX
AL DC SG-HIXSOB-PPO-14038689 V002	AL SG-SOB-PPO-14038689 02-HIX
AL DC SG-HIXSOB-PPO-14038690 V002	AL SG-SOB-PPO-14038690 02-HIX
AL DC SG-HIXSOB-PPO-14038691 V002	AL SG-SOB-PPO-14038691 02-HIX
AL DC SG-HIXSOB-PPO-14038692 V002	AL SG-SOB-PPO-14038692 02-HIX
AL DC SG-HIXSOB-PPO-14038693 V002	AL SG-SOB-PPO-14038693 02-HIX

Unified Rate Review v4.2

Company Legal Name: **Aetna Life Insurance Company** State: **DC**
HIOS Issuer ID: **77422** Market: **Small Group**
Effective Date of Rate Change(s): **1/1/2018**

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period:	1/1/2016	to	12/31/2016
	<u>Experience Period</u>		
	<u>Aggregate Amount</u>	<u>PMPM</u>	<u>% of Prem</u>
Premiums (net of MLR Rebate) in Experience Period:	\$3,700,353	\$404.72	100.00%
Incurred Claims in Experience Period	\$3,056,180	334.26	82.59%
Allowed Claims:	\$3,628,809	396.89	98.07%
Index Rate of Experience Period		\$396.89	
Experience Period Member Months	9,143		

Section II: Allowed Claims, PMPM basis

Experience Period				Projection Period: 1/1/2018 to 12/31/2018				Mid-point to Mid-point, Experience to Projection: 24 months										
Benefit Category	on Actual Experience Allowed				Adj't. from Experience to Annualized Trend				Projections, before credibility Adjustment				Credibility Manual					
	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Projection Period				Utilization per 1,000	Average Cost/Service	PMPM	Utilization per 1,000	Average Cost/Service	PMPM				
					Factors													
					Pop'l risk Morbidity	Other	Cost	Util										
Inpatient Hospital	Days	157.30	\$2,834.77	\$37.16	1.029	1.099	1.060	1.024	169.54	\$3,499.12	\$49.44	231.78	\$4,164.59	\$80.44				
Outpatient Hospital	Visits	498.08	1,305.75	54.20	1.029	1.099	1.049	1.064	579.56	1,580.17	76.32	475.70	1,744.44	69.15				
Professional	Visits	9,039.45	164.75	124.10	1.029	1.099	1.018	1.044	10,126.46	187.61	158.32	6806.60	213.23	120.95				
Other Medical	Visits	4,807.94	181.44	72.70	1.029	1.099	1.049	1.064	5,594.46	219.58	102.37	4094.16	236.84	80.81				
Capitation	Benefit Period	0.00	0.00	0.00	1.029	1.099	1.000	1.000	0.00	0.00	0.00	0.00	0.00	0.00				
Prescription Drug	Prescriptions	8,205.23	159.03	108.74	1.029	1.113	1.077	1.040	9,124.59	205.22	156.04	8137.66	132.08	89.57				
Total				\$396.89							\$542.48			\$440.91				
Section III: Projected Experience:				Projected Allowed Claims PMPM (w/applied credibility if applicable)				0.00%				100.00%				After Credibility	Projected Period Totals	
				Paid to Allowed Average Factor in Projection Period												\$440.91	\$1,036,142	
				Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM												0.809		
				Projected Risk Adjustments PMPM												\$356.75	\$838,353	
				Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM												-19.85	(46,639)	
				Projected ACA reinsurance recoveries, net of rein prem, PMPM												\$376.59	\$884,991	
																0.00	0	
				Projected Incurred Claims												\$376.59	\$884,991	
				Administrative Expense Load												10.18%	50.22	118,019
				Profit & Risk Load												3.90%	19.24	45,211
				Taxes & Fees												9.58%	47.25	111,037
				Single Risk Pool Gross Premium Avg. Rate, PMPM												\$493.30	\$1,159,259	
				Index Rate for Projection Period												\$449.50		
				% increase over Experience Period												21.89%		
				% Increase, annualized:												10.40%		
				Projected Member Months													2,350	

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Aetna Life Insurance Company
77422
1/1/2018

State: DC
Market: Small Group

Product/Plan Level Calculations

[illegible]

Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF file under the Consumer Disclosure Form section of the Supporting Documentation tab.

Name of Company Aetna Life Insurance Company

SERFF tracking number AETN-131001851

Submission Date May 1, 2017

Product Name DC AHI PPO SG 2018

Market Type ☐ Individual ☒ Small Group

Rate Filing Type ☒ Rate Increase ☐ New Filing

Scope and Range of the Increase:

The 7.4 % increase is requested because:

Rates are updated to reflect the impact of medical trend, revisions to our assumptions about population morbidity and projected population, changes in cost sharing levels to ensure compliance with Actuarial Value requirements, and changes in provider networks and contracts.

This filing will impact:

of policyholder's 520

of covered lives 800

The average, minimum and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved 7.4 %
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved 3.9 %
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved 13.3 %

Individuals within the group may vary from the aggregate of the above increase components as a result of:

the benefit plan the individual chooses, when the member's group contract renews, the age and family size and age for enrolling employees and employer contributions.

Financial Experience of Product

The overall financial experience of the product includes:

The 2016 experience generated by the plans offered under this product produced a loss ratio that was favorable to the target loss ratio. Due to the low volume of members that have enrolled in these plans the 2016 experience is not credible.

The rate increase will affect the projected financial experience of the product by:

The rate revision is not expected to impact the profitability of the product. That is, the target profit margin is unchanged

Components of Increase

The request is made up of the following components:

Trend Increases – 91.8 % of the 7.4 % total filed increase

1. Medical Utilization Changes – Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.

This component is 45.1 % of the 7.4 % total filed increase.

2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.

This component is 46.7 % of the 7.4 % total filed increase.

Other Increases – 8.2 % of the 7.4 % total filed increase

1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.

This component is -13.4 % of the 7.4 % total filed increase.

2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.

This component is 0 % of the 7.4 % total filed increase.

3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.

This component is 15.5 % of the 7.4 % total filed increase.

4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.

This component is 0.0 % of the 7.4 % total filed increase.

5. Other – Defined as:

Changes in commission, benefit slope, risk adjustment, provider contracting, experience and population risk.

This component is 6.1 % of the 7.4 % total filed increase.

**Unique Plan Design - Issuer Actuarial Value
Supporting Documentation and Justification**

State: DC
Plan Year: 2018
HIOS Issuer ID: 77422
HIOS Product Ids: 77422DC009

HIOS Plan Ids: 77422DC0090009 77422DC0090003
77422DC0090008 77422DC0090006
77422DC0090007
77422DC0090005

1) Justification for use of Issuer AV:

Per 156.135, the AV must be certified by member of the American Academy of Actuaries using generally accepted actuarial principles and methodologies. There are 3 types of certification:

- (1) Option 1 - Certify that the plan was entered correctly and do not vary materially from standard options entered
- (2) Option 2 - Certify that modified entries into calculator to reflect plan appropriately [156.135.(b).(2)]
- (3) Option 3 - Used calculator for provisions that fit and make adjustment for plan design features that deviate outside of calculator [156.135.(b).(3)]

Aetna benefit plans were analyzed vs the AVC to determined when Option 2 vs Option 1 certification was necessary. Three underlying calculators were built to support population of the Specialist OV, ER, and Rx generic rows in the AVC. These all support Option 2 certifications. In addition, all Aetna plans were run with coinsurance entered on each row where applicable, and a .9999 factor is applied to the average coinsurance in row 11 for most plans. While not materially impacting the entered benefit value, this methodology prevents the OP facility/physician splitting methodology from being invoked which we do not believe is appropriate for our benefit plans. The output from this consistently applied process reflects our certified Actuarial Values.

2) Regulatory permitted alternate method used:

(3) Option 3 - Used calculator for provisions that fit and make adjustment for plan design features that deviate outside of calculator [156.135.(b).(3)]

3) Confirmation that only in-network cost sharing including multitier networks, was considered:

Confirmed. Only in-network cost sharing information was used.

4) Description of standardized plan population data used:

Detail of data used for each of the subcalculators is described below in items 5 & 6. All data was based on either the AVC continuance tables, or a national data set which is representative of the SG population

5) If the method described in 156.135.(b).(2) was used, description of how the benefits were modified to fit the parameters of the AV calculator:

None

6) If the method described in 156.135.(b).(3) was used, description of the data and method used to develop the adjustments:

TIF (True individual family) Deductible

For plans with a TIF deductible, the average change in paid to allowed due to this feature was determined based on internal cost data and a SG appropriate distribution of single vs family members. That process produces an additive adjustment to the AV obtained via the methodology described above in support of 156.135.(b).(2) certifications.

Certification Language:

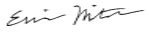
The development of the actuarial value was determined in accordance with the ASOPs established by the ASB and with applicable laws and regulations.

This analysis was conducted by a member of the American Academy of Actuaries that meets the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and has the education and experience necessary to perform the work.

The certifying actuary is an employee of Aetna.

This certification supports plans offered in the Small Group market.

Metal levels were appropriately assigned based on applicable law.

Actuary Signature: 
Actuary Printed name: Erica Mitchell, FSA MAAA
Date: 5/1/2017

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit A
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
77422DC0090009	PPO	DC Gold PPO 70/50	Gold	81.73%	Yes	26.60%
77422DC0090008	PPO	DC Gold PPO 500 90/50	Gold	78.15%	Yes	26.60%
77422DC0090007	PPO	DC Gold PPO 1600 100/50 HSA T	Gold	78.37%	Yes	26.60%
77422DC0090003	PPO	DC Silver PPO 3000 100/50 HSA E	Silver	68.89%	Yes	8.85%
77422DC0090005	PPO	DC Bronze PPO 5000 80/50 HSA E	Bronze	61.71%	Yes	3.23%
77422DC0090006	PPO	DC Silver PPO 4500 80/50	Silver	70.95%	Yes	8.13%

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit A-1
Rate Change by Plan

2017 HIOS Plan ID	2017 Plan Name	1Q2017 Premium Rate	2018 HIOS Plan ID	2018 Plan Name	1Q2018 Premium Rate	Rate Change
77422DC0070013	DC Gold OAMC 500 90/50 T	\$348.59	77422DC0090008	DC Gold PPO 500 90/50	\$366.80	5.2%
77422DC0070025	DC Gold OAMC SJ 1500 100/50	\$313.36	77422DC0090007	DC Gold PPO 1600 100/50 HSA T	\$355.17	13.3%
77422DC0070009	DC Gold OAMC 70/50 T	\$337.61	77422DC0090009	DC Gold PPO 70/50	\$357.73	6.0%
77422DC0070037	DC Silver OAMC 2700 100/50 HSA T	\$271.45	77422DC0090003	DC Silver PPO 3000 100/50 HSA E	\$292.41	7.7%
77422DC0070026	DC Silver OAMC SJ 2500 100/50	\$276.14	77422DC0090003	DC Silver PPO 3000 100/50 HSA E	\$292.41	5.9%
77422DC0090001	DC Gold PPO SJ 1500 100/50	\$313.36	77422DC0090007	DC Gold PPO 1600 100/50 HSA T	\$355.17	13.3%
77422DC0070035	DC Gold OAMC 1700 100/50 HSA T	\$332.48	77422DC0090007	DC Gold PPO 1600 100/50 HSA T	\$355.17	6.8%
77422DC0070001	DC Bronze OAMC 5600 100/50 HSA E	\$214.73	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E	\$231.83	8.0%
77422DC0090003	DC Silver PPO 2700 100/50 HSA T	\$271.45	77422DC0090003	DC Silver PPO 3000 100/50 HSA E	\$292.41	7.7%
77422DC0070034	DC Silver OAMC SJ 2500 100/50 RE	\$271.56	77422DC0090003	DC Silver PPO 3000 100/50 HSA E	\$292.41	7.7%
77422DC0070039	DC Silver OAMC 3500 90/50 HSA E	\$261.33	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E	\$231.83	-11.3%
77422DC0070029	DC Gold OAMC 70/50 T RE	\$331.43	77422DC0090009	DC Gold PPO 70/50	\$357.73	7.9%
77422DC0070031	DC Gold OAMC SJ 1500 100/50 RE	\$308.51	77422DC0090007	DC Gold PPO 1600 100/50 HSA T	\$355.17	15.1%
77422DC0070040	DC Silver OAMC 3500 90/50 HSA E RE	\$256.15	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E	\$231.83	-9.5%
77422DC0070038	DC Silver OAMC 2700 100/50 HSA T RE	\$266.08	77422DC0090003	DC Silver PPO 3000 100/50 HSA E	\$292.41	9.9%
77422DC0090004	DC Silver PPO 2700 100/50 HSA T RE	\$266.08	77422DC0090003	DC Silver PPO 3000 100/50 HSA E	\$292.41	9.9%
77422DC0090002	DC Gold PPO SJ 1500 100/50 RE	\$308.51	77422DC0090007	DC Gold PPO 1600 100/50 HSA T	\$355.17	15.1%
77422DC0070027	DC Bronze OAMC 5600 100/50 HSA E RE	\$209.96	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E	\$231.83	10.4%
77422DC0070036	DC Gold OAMC 1700 100/50 HSA T RE	\$326.82	77422DC0090007	DC Gold PPO 1600 100/50 HSA T	\$355.17	8.7%
77422DC0070030	DC Gold OAMC 500 90/50 T RE	\$342.41	77422DC0090008	DC Gold PPO 500 90/50	\$366.80	7.1%

Aetna Life Insurance Company
PPO

Actuarial Value Screenshots

<u>HIOS ID</u>	<u>Plan Name</u>	<u>Page</u>
77422DC0090008	DC Gold PPO 500 90/50	1
77422DC0090009	DC Gold PPO 70/50	2
77422DC0090006	DC Silver PPO 4500 80/50	3
77422DC0090007	DC Gold PPO 1600 100/50 HSA T	4
77422DC0090003	DC Silver PPO 3000 100/50 HSA E	5
77422DC0090005	DC Bronze PPO 5000 80/50 HSA E	6

DC Gold PPO 500 90/50

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- ☐ Use Integrated Medical and Drug Deductible?
☐ Apply Inpatient Copay per Day?
☐ Apply Skilled Nursing Facility Copay per Day?
☐ Use Separate OOP Maximum for Medical and Drug Spending?
☐ Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Gold

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$500.00	\$0.00
Coinsurance (% Insurer's Cost Share)	90.00%	100.00%
MOOP (\$)	\$7,150.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MHSU)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	90%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$85.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$300
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Gold PPO 500 90/50
Plan HIOS ID: 77422DC0090008
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:

Actuarial Value:

Metal Tier:

78.15%

Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

2018 AV Calculator

0.0469 seconds

This product, DC Gold PPO 500 90/50 , satisfies the HHS guidelines for a gold plan with an Actuarial Value of 78.15%

DC Gold PPO 70/50

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- ☐ Use Integrated Medical and Drug Deductible?
☐ Apply Inpatient Copay per Day?
☐ Apply Skilled Nursing Facility Copay per Day?
☐ Use Separate OOP Maximum for Medical and Drug Spending?
☐ Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Gold**

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00
Coinsurance (% Insurer's Cost Share)	70.00%	100.00%
MOOP (\$)	\$6,000.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MHSU)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$85.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$300
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Gold PPO 70/50
Plan HIOS ID: 77422DC0090009
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:

Actuarial Value:

Metal Tier:

81.73%

Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
 0.0156 seconds

Additional Notes:

Calculation Time:

2018 AV Calculator

This product, DC Gold PPO 70/50, satisfies the HHS guidelines for a gold plan with an Actuarial Value of 81.73%

DC Silver PPO 4500 80/50

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- ☐ Use Integrated Medical and Drug Deductible?
☐ Apply Inpatient Copay per Day?
☐ Apply Skilled Nursing Facility Copay per Day?
☐ Use Separate OOP Maximum for Medical and Drug Spending?
☐ Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Silver

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$4,500.00	\$0.00
Coinsurance (% Insurer's Cost Share)	80.00%	100.00%
MOOP (\$)	\$7,150.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$750.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MHSU)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$12.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$95.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	60%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$500
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Silver PPO 4500 80/50
Plan HIOS ID: 77422DC0090006
Issuer HIOS ID: 77422

Output

Status/Error Messages:

Actuarial Value:

Metal Tier:

70.95%

Silver

NOTE: Service-

specific cost-

sharing is

applying for

service(s) with

fac/prof

components,

overriding

outpatient

inputs for those

service(s).

0.0449 seconds

Additional Notes:

Calculation Time:

2018 AV Calculator

This product, DC Silver PPO 4500 80/50, satisfies the HHS guidelines for a silver plan with an Actuarial Value of 70.95%

DC Gold PPO 1600 100/50 HSA T

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- ☒ Use Integrated Medical and Drug Deductible?
☐ Apply Inpatient Copay per Day?
☐ Apply Skilled Nursing Facility Copay per Day?
☐ Use Separate OOP Maximum for Medical and Drug Spending?
☐ Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Gold**

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
		\$1,600.00
		100.00%
		\$3,575.00

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MHSU)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$85.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	70%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$300
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Gold PPO 1600 100/50 HSA T
Plan HIOS ID: 77422DC0090007
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:

Actuarial Value:

79.37%

Metal Tier:

Gold

NOTE: Service-

specific cost-

sharing is

applying for

service(s) with

fac/prof

components,

overriding

outpatient

inputs for those

service(s).

0.0625 seconds

Calculation Time:

2018 AV Calculator

Option 3 Additive TIF adj

-1.00%

Final AV

78.37%

This product, DC Gold PPO 1600 100/50 HSA T, satisfies the HHS guidelines for a gold plan with an Actuarial Value of 78.37%

DC Silver PPO 3000 100/50 HSA E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- ☒ Use Integrated Medical and Drug Deductible?
☐ Apply Inpatient Copay per Day?
☐ Apply Skilled Nursing Facility Copay per Day?
☐ Use Separate OOP Maximum for Medical and Drug Spending?
☐ Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Silver

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution?	Tiered Network Plan?
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$3,000.00
Coinsurance (%; Insurer's Cost Share)		100.00%
MOOP (\$)		\$6,500.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MHSU)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$12.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$95.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	60%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$500
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Silver PPO 3000 100/50 HSA E
Plan HIOS ID: 77422DC0090003
Issuer HIOS ID: 77422

Output

Status/Error Messages:

Actuarial Value:

68.89%

Metal Tier:

Silver

NOTE: Service-

specific cost-

sharing is

applying for

service(s) with

fac/prof

components,

overriding

outpatient

inputs for those

service(s).

0.0469 seconds

Calculation Time:

2018 AV Calculator

This product, DC Silver PPO 3000 100/50 HSA E, satisfies the HHS guidelines for a silver plan with an Actuarial Value of 68.89%

DC Bronze PPO 5000 80/50 HSA E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

- ☒ Use Integrated Medical and Drug Deductible?
☐ Apply Inpatient Copay per Day?
☐ Apply Skilled Nursing Facility Copay per Day?
☐ Use Separate OOP Maximum for Medical and Drug Spending?
☐ Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Bronze**

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$5,000.00
Coinsurance (%; Insurer's Cost Share)		80.00%
MOOP (\$)		\$6,550.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MHSU)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	60%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$500
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: DC Bronze PPO 5000 80/50 HSA E
Plan HIOS ID: 77422DC0090005
Issuer HIOS ID: 77422

Output

Calculate

Status/Error Messages:

Actuarial Value:

61.71%

Metal Tier:

Bronze

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.0449 seconds

2018 AV Calculator

This product, DC Bronze PPO 5000 80/50 HSA E, satisfies the HHS guidelines for a bronze plan with an Actuarial Value of 61.71%

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit E-1
Calculation of Market Adjusted Index Rate

Projected Index Rate:	\$449.50
Net Risk Adjustment:	1.056
Exchange User Fees:	1.014
Total Impact:	0.069
Market Adjusted Index Rate:	\$480.74

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit E-2
Calculation of Plan Adjusted Index Rates and Calibrated Plan Adjusted Index Rates

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13) (14)																	
= Product (Columns 1-6)																	
= Product (Columns 8-11)																	
= (7) x (12)																	
= (7) / (11)																	
HIOS ID	Plan Name	Metal Tier	Membership	Market Adjusted Index Rate	AV & Cost Sharing	Distribution & Admin	Network & UM	Benefits in addition to EHBs	Impact of Eligibility (CAT)	Plan Adjusted Index Rate	Tobacco Calibration Factor	Age Calibration Factor	Geography Calibration Factor	Trend Factor	Calibration Factor	Calibrated Plan Adjusted Index Rate	AV Pricing Value
77422DC0090009	DC Gold PPO 70/50	Gold	26.60%	\$480.74	0.845	1.293	1.000	1.000	1.000	525.54	1.000	0.955	1.000	0.980	0.936	492.07	1.093
77422DC0090008	DC Gold PPO 500 90/50	Gold	26.60%	\$480.74	0.867	1.293	1.000	1.000	1.000	538.85	1.000	0.955	1.000	0.980	0.936	504.54	1.121
77422DC0090007	DC Gold PPO 1600 100/50 HSA T	Gold	26.60%	\$480.74	0.839	1.293	1.000	1.000	1.000	521.77	1.000	0.955	1.000	0.980	0.936	488.54	1.085
77422DC0090003	DC Silver PPO 3000 100/50 HSA E	Silver	8.85%	\$480.74	0.691	1.293	1.000	1.000	1.000	429.57	1.000	0.955	1.000	0.980	0.936	402.22	0.894
77422DC0090005	DC Bronze PPO 5000 80/50 HSA E	Bronze	3.23%	\$480.74	0.548	1.293	1.000	1.000	1.000	340.56	1.000	0.955	1.000	0.980	0.936	318.88	0.708
77422DC0090006	DC Silver PPO 4500 80/50	Silver	8.13%	\$480.74	0.638	1.293	1.000	1.000	1.000	396.55	1.000	0.955	1.000	0.980	0.936	371.30	0.825

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 1
2018 Rate Increases by Product

Product	Average Rate Increase	Minimum Rate Increase	Maximum Rate Increase
Aetna Preferred Provider Organization	7.39%	4.87%	12.30%

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 2
Claim Impact due to Demographic Changes

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.35%	1.19%	1.050	0.939	0.64%	0.53%	1.050	0.939
1	0.89%	0.70%	1.050	0.939	0.58%	0.54%	1.050	0.939
2	0.38%	0.58%	0.601	0.596	0.56%	0.55%	0.601	0.596
3	0.37%	0.87%	0.601	0.596	0.58%	0.55%	0.601	0.596
4	0.13%	0.96%	0.601	0.596	0.64%	0.57%	0.601	0.596
5	0.60%	0.50%	0.570	0.565	0.59%	0.55%	0.570	0.565
6	0.42%	0.38%	0.570	0.565	0.63%	0.60%	0.570	0.565
7	0.26%	0.41%	0.570	0.565	0.65%	0.62%	0.570	0.565
8	0.10%	0.48%	0.570	0.565	0.68%	0.64%	0.570	0.565
9	0.27%	0.04%	0.570	0.565	0.68%	0.69%	0.570	0.565
10	0.31%	0.16%	0.578	0.565	0.70%	0.71%	0.578	0.565
11	0.42%	0.65%	0.578	0.565	0.66%	0.64%	0.578	0.565
12	0.85%	0.39%	0.578	0.565	0.69%	0.65%	0.578	0.565
13	0.71%	0.20%	0.578	0.565	0.70%	0.69%	0.578	0.565
14	0.26%	0.36%	0.578	0.565	0.75%	0.66%	0.578	0.565
1	0.11%	0.57%	0.606	0.615	0.74%	0.72%	0.606	0.615
16	0.50%	0.69%	0.606	0.615	0.74%	0.66%	0.606	0.615
17	0.11%	0.54%	0.606	0.615	0.67%	0.66%	0.606	0.615
18	0.30%	0.28%	0.606	0.615	0.67%	0.72%	0.606	0.615
19	0.33%	0.35%	0.606	0.615	0.77%	0.68%	0.606	0.615
20	0.30%	0.78%	0.451	0.741	0.75%	0.62%	0.451	0.741
21	0.33%	0.50%	0.451	0.741	0.78%	0.64%	0.451	0.741
22	0.35%	0.89%	0.451	0.741	0.69%	0.68%	0.451	0.741
23	0.84%	1.03%	0.451	0.741	0.77%	0.76%	0.451	0.741
24	1.22%	1.15%	0.451	0.741	0.75%	0.75%	0.451	0.741
25	1.74%	0.80%	0.460	1.106	0.83%	0.73%	0.460	1.106
26	2.46%	1.97%	0.460	1.106	0.85%	0.85%	0.460	1.106
27	2.98%	2.03%	0.460	1.106	0.80%	0.83%	0.460	1.106
28	2.29%	2.25%	0.460	1.106	0.83%	0.81%	0.460	1.106
29	2.19%	2.26%	0.460	1.106	0.87%	0.90%	0.460	1.106
30	2.00%	1.11%	0.519	1.197	0.98%	0.85%	0.519	1.197
31	2.18%	1.40%	0.519	1.197	1.02%	0.94%	0.519	1.197
32	2.38%	1.65%	0.519	1.197	1.10%	0.85%	0.519	1.197
33	1.62%	1.96%	0.519	1.197	1.07%	0.90%	0.519	1.197
34	2.00%	1.53%	0.519	1.197	1.05%	0.99%	0.519	1.197
35	1.15%	1.08%	0.630	1.197	1.12%	0.95%	0.630	1.197
36	0.55%	1.34%	0.630	1.197	1.12%	0.89%	0.630	1.197
37	0.85%	0.84%	0.630	1.197	0.89%	0.81%	0.630	1.197
38	0.91%	0.84%	0.630	1.197	0.90%	0.79%	0.630	1.197
39	0.78%	0.88%	0.630	1.197	0.93%	0.81%	0.630	1.197
40	0.67%	0.85%	0.790	1.197	0.95%	0.77%	0.790	1.197
41	1.36%	0.89%	0.790	1.197	0.90%	0.80%	0.790	1.197
42	0.70%	0.88%	0.790	1.197	0.83%	0.79%	0.790	1.197
43	0.93%	1.02%	0.790	1.197	1.00%	0.84%	0.790	1.197
44	0.99%	1.22%	0.790	1.197	1.03%	0.86%	0.790	1.197
45	0.76%	0.69%	1.000	1.269	1.00%	0.86%	1.000	1.269
46	0.59%	0.60%	1.000	1.269	0.98%	0.84%	1.000	1.269
47	0.26%	0.31%	1.000	1.269	0.95%	0.86%	1.000	1.269
48	0.39%	0.90%	1.000	1.269	1.00%	0.74%	1.000	1.269
49	0.21%	0.85%	1.000	1.269	0.99%	0.72%	1.000	1.269
50	0.48%	0.76%	1.370	1.460	0.97%	0.82%	1.370	1.460
51	0.39%	0.56%	1.370	1.460	0.93%	0.86%	1.370	1.460
52	0.15%	0.58%	1.370	1.460	1.15%	0.82%	1.370	1.460
53	0.80%	0.73%	1.370	1.460	1.09%	0.90%	1.370	1.460
54	0.68%	0.31%	1.370	1.460	0.92%	0.75%	1.370	1.460
55	0.05%	0.42%	1.757	1.745	0.95%	0.71%	1.757	1.745
56	0.21%	0.35%	1.757	1.745	0.87%	0.69%	1.757	1.745
57	0.48%	0.27%	1.757	1.745	0.80%	0.61%	1.757	1.745
58	0.23%	0.21%	1.757	1.745	0.68%	0.54%	1.757	1.745
59	0.28%	0.28%	1.757	1.745	0.71%	0.56%	1.757	1.745
60	0.30%	0.18%	2.218	2.128	0.64%	0.53%	2.218	2.128
61	0.35%	0.32%	2.218	2.128	0.52%	0.42%	2.218	2.128
62	0.35%	0.24%	2.218	2.128	0.47%	0.39%	2.218	2.128
63	0.09%	0.21%	2.218	2.128	0.44%	0.35%	2.218	2.128
64	0.10%	0.14%	2.218	2.128	0.38%	0.30%	2.218	2.128
65+	0.47%	0.55%	3.200	2.700	0.66%	0.47%	3.200	2.700

Experience Period Demographic Factor	0.9161
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Note:

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.0033
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Note:

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	1.0951
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Note:

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

Exhibit 3
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	District of Columbia	100%	1.000	100%	1.000

Average Experience Period Area Factor	1.0000
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Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	1.0000
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Note:

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	1.0000
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Note:

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents:
The impact due to the shift of the population distribution across areas.

Area Factor Change	1.0000
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Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using projected membership Factor represents:
The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 4
Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	1,875	83%
Silver	399	72%
Bronze	76	63%
Catastrophic	0	N/A
Total	2,350	81%

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Exhibit 5
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	10.18%	\$50.22
Profit & Risk Load	3.90%	\$19.24
Premium Tax	3.29%	\$16.23
User Exchange Fee	1.00%	\$4.93
State Based Exchange Fee	0.00%	\$0.00
HIF	3.15%	\$15.54
PCORI	0.04%	\$0.19
Federal Income Tax	2.10%	\$10.36
Total Taxes and Fees	9.58%	\$47.25

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Exhibit 6
MLR Projection

			Formula
(a)	Premium (pmpm)	\$493.30	
(b)	Medical Cost (pmpm)	\$373.99	
(c)	Medical Benefit Ratio (MBR)	75.8%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$3.98	= (a) x 0.81%
(e)	Taxes and Fees (pmpm)	\$49.86	
(f)	Adjusted Premium (pmpm)	\$443.45	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$377.96	= (b) + (d)
	Medical Loss Ratio (MLR)	85.2%	=(g) / (f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2018 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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Exhibit 7
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2018	60.0%	1.000	\$440.74
2Q 2018	17.6%	1.026	\$452.32
3Q 2018	10.4%	1.053	\$464.20
4Q 2018	12.0%	1.081	\$476.40
Total	100.0%	1.020	\$449.50

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Exhibit 11
Projected Age/Gender Distribution

Age	Male	Female	DC Age Factor
0-20	0.04%	0.04%	0.000
0-14	9.69%	9.16%	0.654
15	0.74%	0.72%	0.654
16	0.74%	0.66%	0.654
17	0.66%	0.66%	0.654
18	0.66%	0.72%	0.654
19	0.77%	0.68%	0.654
20	0.74%	0.62%	0.654
21	0.78%	0.64%	0.727
22	0.69%	0.68%	0.727
23	0.77%	0.76%	0.727
24	0.75%	0.75%	0.727
25	0.83%	0.73%	0.727
26	0.85%	0.85%	0.727
27	0.80%	0.83%	0.727
28	0.83%	0.81%	0.744
29	0.87%	0.90%	0.760
30	0.98%	0.85%	0.779
31	1.02%	0.94%	0.799
32	1.10%	0.85%	0.817
33	1.07%	0.90%	0.836
34	1.05%	0.99%	0.856
35	1.12%	0.95%	0.876
36	1.12%	0.89%	0.896
37	0.89%	0.81%	0.916
38	0.90%	0.79%	0.927
39	0.93%	0.81%	0.938
40	0.95%	0.77%	0.975
41	0.90%	0.80%	1.013
42	0.83%	0.79%	1.053
43	1.00%	0.84%	1.094
44	1.03%	0.86%	1.137
45	1.00%	0.86%	1.181
46	0.98%	0.84%	1.227
47	0.95%	0.86%	1.275
48	1.00%	0.74%	1.325
49	0.99%	0.72%	1.377
50	0.97%	0.82%	1.431
51	0.93%	0.86%	1.487
52	1.15%	0.82%	1.545
53	1.09%	0.90%	1.605
54	0.92%	0.75%	1.668
55	0.95%	0.71%	1.733
56	0.87%	0.69%	1.801
57	0.80%	0.61%	1.871
58	0.68%	0.54%	1.944
59	0.71%	0.56%	2.020
60	0.64%	0.53%	2.099
61	0.52%	0.42%	2.181
62	0.47%	0.39%	2.181
63	0.44%	0.35%	2.181
64	0.38%	0.30%	2.181
65+	0.66%	0.47%	2.181

Age Calibration Factor	1.047
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Note:

Age Calibration Factor
computed as the weighted average of
HHS Age Factor by projected membership
distribution.

Weighted Average Age	42
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Note:

This is the age that most closely
corresponds to the age calibration factor.

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Exhibit 12
Comparison of Key Pricing Factors to LY (2017) Pricing

Category	2017	2018	% Impact to Premium	Description
Base Experience PMPM*	\$319.31	\$266.93	-11.3%	Using all SG experience (HMO/PPO) from IH to price DC
Pricing Trend (annual)	9.7%	11.1%	6.8%	Experience higher utilization and unit cost pressure
Morbidity	1.01	1.03	1.6%	Expecting market risk pool to deteriorate
Benefit	0.978	0.963	-1.0%	Leaner portfolio in 2018 compared to 2017
Demographic	1.000	1.000	0.0%	No material change
Area Factor	1.000	1.000	0.0%	No material change
Other	1.031	1.031	-0.2%	
Network Change	1.054	1.060	0.2%	Adj to normalize experience for manual pricing
Risk Adjustment	\$3.55	-\$19.85	5.0%	
Projected Claim Cost	\$371.00	\$376.59	1.2%	
% of Premium Items				
Admin	8.2%	8.8%	1.2%	decreasing market footprint leads to increasing admin costs PMPM
Profit	6.0%	6.0%	0.4%	
FIT	2.10%	2.10%	0.1%	No material change
AFIT	3.90%	3.90%	0.2%	No material change
Taxes & Fees	6.0%	8.8%	3.3%	
Commissions	2.7%	1.3%	-1.3%	Reducing commissions
Prem Tax	2.3%	3.3%	1.2%	
HIF	0.0%	3.2%	3.3%	Introducing HIF back in from 1 yr hiatus
Federal EUF	1.0%	1.0%	0.1%	
State EUF	0.0%	0.0%	0.0%	N/A
PCORI	0.04%	0.04%	0.0%	No material change
Total % of Prem	20.25%	23.66%		
Single Risk Pool Premium (Wksht 1)	\$465.20	\$493.30	6.0%	
SG Trend Factor	1.048	1.020	-2.7%	
Index Rate	\$487.43	\$503.12		
Age 21 Factor	0.727	0.727		
Avg 1.0 Premium	\$354.36	\$365.77		
Premium Mix	0.968	1.008	4.1%	
Avg Projection Period Premium	\$343.05	\$368.56	7.4%	

Footnotes

*Base Experience PMPM for 2017 is 2015 Claims experience used for pricing LY with 1 year of trend (9.7%) to bring the claim level to 2016

*Base Experience PMPM for 2018 is 2016 Claims experience

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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization	Total
Facility Inpatient	6.0%	2.4%	8.5%
Facility Outpatient	4.9%	6.4%	11.6%
Physician	1.8%	4.4%	6.2%
Capitation	0.0%	0.0%	0.0%
Medical	3.7%	5.0%	8.9%
Pharmacy	7.7%	4.0%	12.0%
Total (Med + Rx)	4.8%	4.7%	9.7%

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Exhibit 9

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample small group.
The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: 1/1/2018
Rating Area: Rating Area 1
Plan: DC Gold PPO 500 90/50

Group Census	Employee Age	Spouse Age	Child 1 Age	Child 2 Age	Child 3 Age
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco

Factors	Age Factors				
	Employee	Spouse	Child 1	Child 2	Child 3
Employee 1	0.876	0.896	0.654	0.654	
Employee 2	1.801	1.545			
Employee 3	0.727	0.727			
Employee 4	1.545	1.377	0.654	0.654	0.654
Employee 5	2.181	2.181	0.727		
Employee 6	1.944	2.099	0.727		
Employee 7	1.801	1.487			
Employee 8	1.053	1.013			
Employee 9	0.836	0.856	0.654	0.654	0.654
Employee 10	0.727	0.744	0.654	0.654	

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$582.22
x Rating Area Factor (Rating Area 1)	1.0000
x Plan Factor	0.866576
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$504.54

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$441.98	\$452.07	\$329.97	\$329.97		\$1,553.99
Employee 2	\$908.67	\$779.51				\$1,688.18
Employee 3	\$366.80	\$366.80				\$733.60
Employee 4	\$779.51	\$694.75	\$329.97	\$329.97	\$329.97	\$2,464.17
Employee 5	\$1,100.40	\$1,100.40	\$366.80			\$2,567.60
Employee 6	\$980.82	\$1,059.03	\$366.80			\$2,406.65
Employee 7	\$908.67	\$750.25				\$1,658.92
Employee 8	\$531.28	\$511.10				\$1,042.38
Employee 9	\$421.79	\$431.88	\$329.97	\$329.97	\$329.97	\$1,843.58
Employee 10	\$366.80	\$375.38	\$329.97	\$329.97		\$1,402.12
Group Total Monthly Premium:						\$17,361.19

Note: Member level monthly rates are rounded to the nearest penny.

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Exhibit 10
Plan Mapping

2016 HIOS Plan ID	2016 Plan Name	2017 HIOS Plan ID	2017 Plan Name	2018 HIOS Plan ID	2018 Plan Name
77422DC0070001	DC Bronze OAMC 5400 100/50 HSA Emb	77422DC0070001	DC Bronze OAMC 5600 100/50 HSA E	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E
77422DC0070005	DC Gold OAMC 2000 70/50	77422DC0070026	DC Silver OAMC SJ 2500 100/50	77422DC0090003	DC Silver PPO 3000 100/50 HSA E
77422DC0070009	DC Gold OAMC 70/50	77422DC0070009	DC Gold OAMC 70/50 T	77422DC0090009	DC Gold PPO 70/50
77422DC0070013	DC Gold OAMC 500 90/50	77422DC0070013	DC Gold OAMC 500 90/50 T	77422DC0090008	DC Gold PPO 500 90/50
77422DC0070017	DC Silver OAMC 2500 90/50 HSA	77422DC0070037	DC Silver OAMC 2700 100/50 HSA T	77422DC0090003	DC Silver PPO 3000 100/50 HSA E
77422DC0070021	DC Bronze OAMC 5000 80/50 HSA Emb	77422DC0070001	DC Bronze OAMC 5600 100/50 HSA E	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E
77422DC0070025	DC Gold OAMC SJ 1500 100/80	77422DC0070025	DC Gold OAMC SJ 1500 100/50	77422DC0090007	DC Gold PPO 1600 100/50 HSA T
77422DC0070026	DC Silver OAMC SJ 2500 100/80	77422DC0070026	DC Silver OAMC SJ 2500 100/50	77422DC0090003	DC Silver PPO 3000 100/50 HSA E
77422DC0070027	DC Bronze OAMC 5400 100/50 HSA Emb RE	77422DC0070027	DC Bronze OAMC 5600 100/50 HSA E RE	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E
77422DC0070028	DC Gold OAMC 2000 70/50 RE	77422DC0070034	DC Silver OAMC SJ 2500 100/50 RE	77422DC0090003	DC Silver PPO 3000 100/50 HSA E
77422DC0070029	DC Gold OAMC 70/50 RE	77422DC0070029	DC Gold OAMC 70/50 T RE	77422DC0090009	DC Gold PPO 70/50
77422DC0070030	DC Gold OAMC 500 90/50 RE	77422DC0070030	DC Gold OAMC 500 90/50 T RE	77422DC0090008	DC Gold PPO 500 90/50
77422DC0070031	DC Gold OAMC SJ 1500 100/80 RE	77422DC0070031	DC Gold OAMC SJ 1500 100/50 RE	77422DC0090007	DC Gold PPO 1600 100/50 HSA T
77422DC0070032	DC Silver OAMC 2500 90/50 HSA RE	77422DC0070038	DC Silver OAMC 2700 100/50 HSA T RE	77422DC0090003	DC Silver PPO 3000 100/50 HSA E
77422DC0070033	DC Bronze OAMC 5000 80/50 HSA Emb RE	77422DC0070027	DC Bronze OAMC 5600 100/50 HSA E RE	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E
77422DC0070034	DC Silver OAMC SJ 2500 100/80 RE	77422DC0070034	DC Silver OAMC SJ 2500 100/50 RE	77422DC0090003	DC Silver PPO 3000 100/50 HSA E
77422DC0070035	DC Gold OAMC 1700 100/50 HSA	77422DC0070035	DC Gold OAMC 1700 100/50 HSA T	77422DC0090007	DC Gold PPO 1600 100/50 HSA T
77422DC0070036	DC Gold OAMC 1700 100/50 HSA RE	77422DC0070036	DC Gold OAMC 1700 100/50 HSA T RE	77422DC0090007	DC Gold PPO 1600 100/50 HSA T
		77422DC0070039	DC Silver OAMC 3500 90/50 HSA E	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E
		77422DC0070040	DC Silver OAMC 3500 90/50 HSA E RE	77422DC0090005	DC Bronze PPO 5000 80/50 HSA E
		77422DC0090001	DC Gold PPO SJ 1500 100/50	77422DC0090007	DC Gold PPO 1600 100/50 HSA T
		77422DC0090002	DC Gold PPO SJ 1500 100/50 RE	77422DC0090007	DC Gold PPO 1600 100/50 HSA T
		77422DC0090003	DC Silver PPO 2700 100/50 HSA T	77422DC0090003	DC Silver PPO 3000 100/50 HSA E
		77422DC0090004	DC Silver PPO 2700 100/50 HSA T RE	77422DC0090003	DC Silver PPO 3000 100/50 HSA E
				77422DC0090006	DC Silver PPO 4500 80/50

**RATE FILING REQUIREMENTS INDIVIDUAL AND SMALL GROUP
PLANS SOLD ON DC HEALTH LINK
CHECK-LIST**

INSTRUCTIONS: Include all required elements in the table below with the filed rates. The data elements listed in the Actuarial Memorandum should be consistent with the cover letter, if applicable.

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
1	Purpose of Filing	State the purpose of the filing. Identify the applicable law. List the proposed changes to the base rates and rating factors, and provide a general summary.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 1
2	Form Numbers	Form numbers should be listed in the actuarial memorandum.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 12
3	HIOS Product ID	The HIOS product ID should be listed in the actuarial memorandum.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 1
4	Effective Date	The requested effective date of the rate change. For filings effective 1/1/2018 and later, follow filing due date requirements.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 1
5	Market	Indicate whether the products are sold in the individual or small employer group market.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 1
6	Status of Forms	Indicate whether the forms are open to new sales, closed, or a mixture of both, and whether the forms are grandfathered, non- grandfathered, or a mixture of both.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 1
7	Benefits/Metal level(s)	Include a basic description of the benefits of the forms referenced in the filing and the metal level of each plan design.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 1-2
Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
7.1	AV Value	Provide the actuarial value of each plan design using the AV calculator developed and made available by HHS.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 1-2, Exhibit A
8	Average Rate Increase Requested	The weighted average rate increase being requested, incremental and year-over-year renewal. The weights should be based on premium volume. In the small group market, please also provide weighted average rate increase requested for 2017Q1 over 2016Q1; etc.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 2
9	Maximum Rate Increase Requested	The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 2
10	Minimum Rate Increase Requested	The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 2
11	Absolute Maximum Premium Increase	The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes such as aging.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 2
12	Average Renewal Rate Increase for a Year	Calculate the average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing. The calculation must be performed for each HIOS product ID.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 2

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
13	Rate Change History	Rate change history of the forms referenced in the filing. If nationwide experience is used in developing the rates, provide separately the rate history for District of Columbia and the nationwide average rate history.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 2-3
14	Exposure	Current number of policies, certificates and covered lives.		DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 3
15	Member Months	Number of members in force during each month of the base experience period used in the rate development and in each of the two preceding twelve-month periods.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 3
16	Past Experience	Provide monthly earned premium and incurred claims for the base experience period used in the rate development and each of the two preceding twelve-month periods.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 3, 11
17	Index Rate	Provide the index rate.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 3
17.1	Rate Development	Show base experience used to develop rates and all adjustments and assumptions applied to arrive at the requested rates. For less than fully credible blocks, disclose the source of the base experience data used in the rate development and discuss the appropriateness of the data for pricing the policies in the filing.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 3-5
18	Credibility Assumption	If the experience of the policies included in the filing is not fully credible, state and provide support for the credibility formula used in the rate development.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 5
19	Trend Assumption	Show trend assumptions by major types of service as defined by HHS in the Part I Preliminary Justification template, separately by unit cost, utilization, and in total. Provide the development of the trend assumptions.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 5-6
20	Cost-Sharing Changes	Disclose any changes in cost sharing for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for cost- sharing changes in the rate development. Provide support for the estimated cost impact of the cost-sharing changes.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 6
21	Benefit Changes	Disclose any changes in covered benefits for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for changes in covered benefits in the rate development. Provide support for the estimated cost impact of the benefit changes.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 6, Exhibit E-2

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22	Plan Relativities	For rate change filings, if the rate change is not uniform for all plan designs, provide support for all requested rate changes by plan design. Disclose the minimum, maximum, and average impact of the changes on policyholders. For initial filings, provide the derivation of any new plan factors.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 6, Exhibit E-2
23	Rating Factors	Provide the age and other rating factors used. Disclose any changes to rating factors, and the minimum, maximum, and average impact on policyholders. Provide support for any changes.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 6-7, Exhibit 3, Exhibit 7, Exhibit 11
23.1	Wellness Programs	Describe any wellness programs (as defined in section 2705(j) of the PHS Act) included in this filing.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 7
24	Distribution of Rate Increases	Anticipated distribution of rate increases due to changes in base rates, plan relativities, and rating factors. This need not include changes in demographics of the individual or group.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 7, Exhibit A-1
25	Claim Reserve Needs	Provide the claims for the base experience period separately for paid claims, and estimated incurred claims (including claim reserve). Indicate the incurred period used for the base period. Indicate the paid-through date of the paid claims, and provide a basic description of the reserving methodology for claims reserves and contract reserves, if any. Provide margins used, if any.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 7
26	Administrative Costs of Programs that Improve Health Care Quality	Show the amount of administrative costs included with claims in the numerator of the MLR calculation . Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 7
Number	Data Element	Requirement Description	Individual/and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
27	Taxes and Licensing or Regulatory Fees	Show the amount of taxes, licenses, and fees subtracted from premium in the denominator of your medical loss ratio calculation(c). Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 7, Exhibit 6
28	Medical Loss Ratio (MLR)	Demonstrate that the projected loss ratio, including the requested rate change, meets the minimum MLR. Show the premium, claims, and adjustments separately with the development of the projected premium and projected claims (if not provided in the rate development section). If the loss ratio falls below the minimum for the subset of policy forms in the filing, show that when combined with all other policy forms in the market segment in District of Columbia, the loss ratio meets the minimum.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 8, Exhibit 6

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
29	Risk Adjustment	Provide rate information relating to the Risk Adjustment program. Information should include assumed Risk Adjustment user fees, Risk Adjustment PMPM excluding user fees and assumed distribution of enrollment by risk score, plan, and geographical area. Provide support for the assumptions, including any demographic changes. Provide information/study on the development of risk scores and Risk Adjustment PMPM. Provide previous year-end estimated risk adjustment payable or receivable amount and quantitative support for the amount.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 8
30	Past and Prospective Loss Experience Within and Outside the State	Indicate whether loss experience within or outside the state was used in the development of proposed rates. Provide an explanation for using loss experience within or outside the state.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 8
31	A Reasonable Margin for Reserve Needs	Show the assumed Margin for Reserve Needs used in the development of proposed rates. Margin for Reserve Needs includes factors that reflect assumed contributions to the company's surplus or the assumed profit margin. Demonstrate how this assumption was derived, how the assumption has changed from prior filings, and provide support for changes. If the assumption for Qualified Health Plans exceeds 3% as assumed in the risk corridor formula, justify the excess in light of the company's surplus position.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 8-9, Exhibit 5
Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
32	Past and Prospective Expenses	Indicate the expense assumptions used in the development of proposed rates. Demonstrate how this assumption was derived. Show how this assumption has changed from prior filings, and provide support for any change. Provide the assumed administrative costs in the following categories: <ul style="list-style-type: none"> • Salaries, wages, employment taxes, and other employee benefits • Commissions • Taxes, licenses, and other regulatory fees • Cost containment programs / quality improvement activities • All other administrative expenses • Total 	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 8-9
33	Any Other Relevant Factors Within and Outside the State	Show any other relevant factors that have been considered in the development of the proposed rates. Demonstrate how any related assumptions were derived. Show how these assumptions have changed from prior filings, and provide support for any change.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 9
34	Other	Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 9

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			Has the Data Element Been Included?	Location of the Data Element
35	Actuarial Certification	Signed and dated certification by a qualified actuary that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of the District of Columbia and all applicable Actuarial Standards of Practice, including ASOP No. 8, and that the rates are not unfairly discriminatory.	Yes	DC Small Group Actuarial Memorandum - ALIC 1Q18.doc - pg 9-10
36	Part I Preliminary Justification (Grandfathered Plan Filings)	Rate Summary Worksheet --- Provide this document with all Grandfathered plan filings. Provide in Excel and PDF format.	N/A	N/A
36.1	Unified Rate Review Template (Non-Grandfathered Filings)	Unified Rate Review Template as specified in the proposed Federal Rate Review regulation. Provide this document with all Non-Grandfathered plan filings. Provide in Excel and PDF format.	Yes	Supporting Documentaion
37	Part II Preliminary Justification	Written description justifying the rate increase as specified by 45 CFR § 154.215(f). Provide for <i>all</i> individual and small employer group filings (whether or not they are “subject to review” as defined by HHS).	Yes	Supporting Documentation
38	DISB Actuarial Memorandum Dataset	Summarizes data elements contained in Actuarial Memorandum. Provide this document with all Non- Grandfathered plan filings. Provide in Excel format only.	Yes	Supporting Documentation
39	District of Columbia Plain Language Summary	Similar to the Part II Preliminary Justification, this is a written description of the rate increase as specified by 45 CFR § 154.215, but as a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. Provide this document for all individual and small employer group filings.	Yes	Supporting Documentation
40	Summary of Components for Requested Rate Change	DISB will require that issuers provide a chart listing a) any and all components of requested rate changes from the prior year; b) a quick summary/explanation of the change; and c) the actual percentage impact of the change for each component, such that the total for all components listed equals the total percentage change requested for the plan year.	Yes	Supporting Documentation

Number	Data Element	Requirement Description	Individual and Small Group	
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41	CCIO Risk Adjustment Transfer Elements Extract (RATE 'E')	Received directly from CCIO; this report should be completed and submitted by the set deadline for QHP submissions, or by April 30th of the current year, whichever is first.	Yes	Supporting Documentation
42	Additional Requirements for Stand-Alone Dental Plan Filings	Provide the following for stand-alone dental plan filings: <ul style="list-style-type: none"> • Identification of the level of coverage (i.e. low or high), including the actuarial value of the plan determined in accordance with the proposed rule; • Certification of the level of coverage by a member of the American Academy of Actuaries using generally accepted actuarial principles; and • Demonstration that the plan has a reasonable annual limitation on cost-sharing. 	N/A	N/A

CERTIFYING SIGNATURE

The undersigned representative of the organization submitting this rate filing attests that all items contained in the above checklist have been included in the filing to the best of the company's ability.

Diane S. Anderson
(Print Name)

Diane S. Anderson
(Signature)